



**THE SMALL ENTERPRISE SECTOR OF THE ECONOMY: A STUDY OF THE
ROLE OF SOCIAL CAPITAL IN THE SUCCESS OF WOMEN ENTREPRENEURS
IN HARARE, ZIMBABWE**

by

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**submitted in accordance with the requirements for
the degree of**

DOCTOR OF LITERATURE AND PHILOSOPHY

in the subject

SOCIOLOGY

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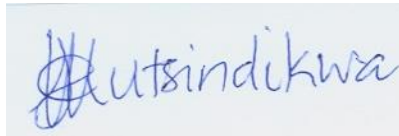
UNIVERSITY OF SOUTH AFRICA

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DECEMBER 2019

DECLARATION

THE SMALL ENTERPRISE SECTOR OF THE ECONOMY: A STUDY OF THE ROLE OF SOCIAL CAPITAL IN THE SUCCESS OF WOMEN ENTREPRENEURS IN HARARE, ZIMBABWE. I declare that the above dissertation/thesis is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

A rectangular box containing a handwritten signature in blue ink. The signature appears to be 'Hutsindikwa' with a stylized initial 'H'.

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CURRICULUM VITAE

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In his thesis entitled: **“THE SMALL ENTERPRISE SECTOR OF THE ECONOMY: A STUDY OF THE ROLE OF SOCIAL CAPITAL IN THE SUCCESS OF WOMEN ENTREPRENEURS IN HARARE, ZIMBABWE”** Canisio Mutsindikwa explores how Zimbabwean women in the small and micro enterprise sector in Zimbabwe use their social capital to make it in business. Employing the focus group and individual in-depth interview methods this thesis reveals that social capital enhances the success of women's small businesses in most cases, though there are a few constraints and challenges. The study provides in-depth understanding of the workings of the Zimbabwean informal small-scale business sector and can be used by governments, non-governmental organizations, and other stakeholders to improve approaches to women's small businesses development in particular, and the small and medium business sector in general.

PROMOTER: PROF. D. GELDERBLOM

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DEDICATION

This study is dedicated to my wife Marthatone, sons Peace, Tinotendaishe and Tadiwanashe, and daughters Aleta Vanessa and Natasha, my parents Vincent and Aleta (snr), and all the brave and enterprising women entrepreneurs whose entrepreneurial spirit has helped to transform the world, raise families and change fortunes of families and communities the world over, and finally, Almighty God who has promoted women since the creation of the Earth.

“She brings him good, not harm, all the days of her life. She selects wool and flax and works with eager hands. She is like the merchant ships, bringing her food from afar. She gets up while it is still night; she provides food for her family and portions for her female servants. She considers a field and buys it; out of her earnings she plants a vineyard.”

Proverbs 31:12-16

Then the daughters of Zelophehad, the son of Hepher, the son of Gilead, the son of Machir, the son of Manasseh, of the families of Manasseh the son of Joseph, came near; and these are the names of his daughters: Mahlah, Noah and Hoglah and Milcah and Tirzah. They stood before Moses and before Eleazar the priest and before the leaders and all the congregation, at the doorway of the tent of meeting, saying, “Our father died in the wilderness, yet he was not among the company of those who gathered themselves together against the LORD in the company of Korah; but he died in his own sin, and he had no sons. “Why should the name of our father be withdrawn from among his family because he had no son? Give us a possession among our father’s brothers.” So, Moses brought their case before the LORD.

Then the LORD spoke to Moses, saying, “The daughters of Zelophehad are right in their statements. You shall surely give them a hereditary possession among their father’s brothers, and you shall transfer the inheritance of their father to them.

Numbers 27: 1-7

Even God Almighty made it clear that women have equal rights with men and are equally enterprising and the world cannot *be* without women. May governments the world over ratify laws advocating for equality of women and make *the* women more visible in our economic development!!

Discriminating against women is the world’s greatest problem – Former U.S. President Jimmy Carter (CNN 20/05/2018)

ABSTRACT

This study to meant to determine the extent to which the Zimbabwean women in the small-scale business sector depended on their social capital to make it. The primary question of the study was: What is the significance of social capital in determining the success or failure of women's businesses in Zimbabwe? Methodologically, the study followed the constructivist approach, which aimed at obtaining detailed and thick in-depth descriptions from the women who are socially a vulnerable group. It followed the qualitative research design; whose characteristics were dependence on the narratives of the discussants to explain phenomena. Non-probability sampling was preferred, and the sampling techniques used were mainly purposive. The sample comprised 21 participants, drawn from a population of women in small scale businesses in Glen Norah A, Glen View 1 and Highfield in Harare. The researcher used focus group discussions and individual interviews for data collection. Data was analysed thematically. The key findings were that women were dependent on their bonding and linking social capital to succeed (or fail) in business. Thus, such findings constitute some of the major contributions of the study to the commonwealth of knowledge. In particular one contribution is that women's business development in the small-scale informal sector follows a particular lifecycle where different types of social capital are required. The findings led to the recommendations that women must be recognized as key players in economic development, and should be assisted at nascent stages so that their participation in economic development can be more robust and visible.

Key terms:

Women, Social Capital, Role, Entrepreneurs, Zimbabwe, Success, Economy, Bonding, Bridging, Micro-enterprises

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Glossary of terms

<i>Asiriweropa rako anokunyudza</i>	One who is not of the same blood as yourself will cause you to sink in business (this by women entrepreneurs referring to their husbands and their relations)
Chema	Condolence money
<i>Chibatiso</i>	Collateral on debt or money borrowed
<i>Chikwereti</i>	Debt or money owed
<i>Chimbadzo</i>	Interest on lent (or borrowed) money
<i>China</i>	Thursday (day for women meetings for women in Churches in Zimbabwe)
<i>Chingoro</i>	Cart pushed by a person
<i>Diktat</i>	Something dictated or forced upon a person or people
<i>Ecocash</i>	A Cell phone banking service in Zimbabwe provided by Econet
<i>Gogo</i>	Grandmother (Ndebele, but also adopted by the Shona peoples)
<i>Guanxi</i>	A Chinese term meaning knowing someone who knows someone else.
<i>Hama dzemurume dzinonetsa</i>	Husband's relatives are troublesome
<i>Hama dzemurume dzinoparadza</i>	Husband's relatives have destructive, sabotaging tendencies.
<i>Huori</i>	Corrupt tendencies (literally rottenness) –
<i>Iddir</i>	Rotating savings association among the Gurage Tribe in Ethiopia.
<i>Kana tii yacho isina shuga unofirei</i>	If the husband is not useful why have a husband at all (literally “why bother about sugarless tea”)
<i>Kodzahomwe</i>	Funds to beef up ROSCAs contributions, usually from fining late payers and late arrivals for ROSCAs meetings

<i>Korokozas</i>	Artisanal miners who do informal small- scale mining. Their status is contested but for political expediency the government is on and off in giving them recognition.
<i>Kufarirwa zvakakora</i>	To be most favoured, e.g. by a supplier
<i>Kusarudza</i>	Selecting or making a choice among or between things for example a supplier
<i>Mari ngaisabude kunze</i>	Money must remain inside (the group in this context –as inward facing trading) and not go out (to other groups out there).
<i>Marounds</i>	Rotating credit practice among Zimbabweans.
<i>Mbasera</i>	Extra a buyer is given as a reward for bulk or regular buying by a supplier
<i>Mbizi</i>	Zebra representing the <i>Dube/Madhuve</i> clan
<i>Mbuya</i>	Grandmother (Shona)
<i>Mhofu</i>	Eland representing the Mhofu/Mpofu clan also called Museyamwa
<i>Mufundisi</i>	Pastor, reverend of a church
<i>Mukando</i>	Rotating credit contributions where members of group contribute money and each member gets a turn to be given a lump sum.
<i>Mushikashika</i>	An illegal or undesignated selling place in urban Zimbabwe but in a busy place where there are more potential buyers. This is in the context of trying to remove small-scale sellers from places in the city centre to ‘designated’ less busy places in the city periphery.
<i>Musika</i>	Market or/and market stall
<i>Mutupo</i>	Totem in Zimbabwean culture representing a person’s ethnic or ancestral roots or origin, usually represented by an animal as a symbol.
<i>Nekuti mazuvaano mari irikunetsa munhu wese</i>	Because money is a problem for everyone
Operation Murambatsvina	A government of Zimbabwe initiative in 2001 whose aim was ostensibly to clear

slum dwellings in all urban areas including Harare. It also led to demolition of small business premises.

<i>Sahwira</i>	A very close family friend
<i>Susu</i>	A Ghanaian term meaning rotating credit system.
<i>Talents/Matarenda</i>	An apprenticeship programme in the ZAOGA church where women are trained in selling and marketing with initial proceeds going to the church and serves as a training method for women at ZAOGA FIF church in Zimbabwe.
<i>Tete</i>	Husband's sister in relation to the husband's wife and children, also father's sister.
<i>Tinotengesa nechikwereti</i>	We sell on credit
<i>Tokoloshe</i>	A goblin or small supernatural creature from witchcraft believed to bring money to its owner but also misfortunes by its powers (mythical).
<i>Unonyura</i>	Literally 'You will sink' or contextually go out of business
<i>Vakadzi havana zvibatiso</i>	Women do not have collateral to offer against loans
<i>Vakadzi tinoshorwa nekuti tirivakadzi</i>	As women we are looked down upon just because we are women
<i>Vakadzi vakaita mari havachateereri varume</i>	When women start making money, they become too independent and will no longer respect their husbands as required by culture.
<i>Vana vedu chaivo varikuuraya mabhisimusi</i>	Even our children, are killing our businesses
<i>Vanoda kushandisa hama mahara</i>	They want to use relatives for nothing
<i>Varume vanoshusha</i>	Husbands are frustrating and domineering

Zingizi gonyera pamwe

Rely only on one source, item, thing and so on

Zvibatiso

Several collateral items for debts owed.

Zvimbadzo

Plural for ‘*chimbado*’ (meaning credit money to be returned with high interest, and exists because banks are not accessible)

List of acronyms/abbreviations

ATM	Auto Teller Machine
BBWEEF	Broad- Based Women Economic Empowerment Framework
BCD	Business and Cooperative Development
CNN	Cable News Network
ESAP	Economic Structural Adjustment Programme
GLSS	Ghana Living Standards Survey
HCC	Harare City Council
HIV/AIDS	Human immunodeficiency virus/Acquired Immune Deficiency Syndrome
HMP	Harare Municipal Police
ICG	International Crisis Group
IEEA	Indigenous Economic Empowerment Act
ILO	International Labour Organization
ITDG	Intermediate Technology Development Group
KKK	Ku Klux Klan
MDC	Movement for Democratic Change (a Zimbabwean key opposition party)
MSMED	Ministry of Small and Medium Enterprises (Zimbabwe)
MTP	Mid Term Plan
NGO	Non – Governmental Organization
NGP	National Gender Policy
ROI	Return on Investment
ROSCAS	Rotating Savings and Credit Association System
SA	South Africa
SEDCO	Small Enterprise Development Corporation
SME	Small and Medium Enterprises
UK	United Kingdom
US\$	United States Dollar
USA	United States of America
WDF	Women’s Development Fund
WDSCU	Women Development Savings Credit Union
WIRE	Women Investment Revitalization and Empowerment
ZAOGA/FIF	Zimbabwe Assemblies of God in Africa /Forward in Faith
ZIMRA	Zimbabwe Revenue Authority

Zimstats Zimbabwe Statistical Office
ZRP Zimbabwe Republic police

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CHAPTER 1

INTRODUCTION AND PROBLEM SETTING

1.1 Introduction

This study was motivated by the desire to understand the circumstances of Zimbabwean women entrepreneurs in the small enterprise sector, particularly how they used their social capital (or resources found in their social networks) as a strategy to succeed in their businesses in Zimbabwe's unstable socio-economic situation. The role of women in economic development has been recognized and has been the focus of research the world over. Women can be viewed as a part of Africa's hidden growth potential (Bardasi, Blackden and Guzman, 2007). Women are believed to be capable of providing employment generally, and to other women in particular (Iakovleva, Solesvik, Trifilova, 2013). That results in social inclusion, greater development, and poverty reduction (Acs, Bardasi, Estrin and Svejnar 2011; Aidis, Welter, Smallbone and Isakova, 2007). Zimbabwe has been undergoing perennial socioeconomic upheavals since 2000 and this research aims to try to understand how women's businesses have fared and the role they have played or are expected to play in socio-economic development in Zimbabwe. Guided by the literature review and using the qualitative research approach, the researcher intends to discover the social capital used by Zimbabwean women entrepreneurs to make it in business. For the current study, social capital means resources that individuals possess as a result of their membership in social networks or social connections that give them an advantage.

1.2 Statement of the problem

Although studies have been conducted on entrepreneurship in Southern Africa, there is still a gap in research on women's entrepreneurship that needs to be filled. One of the gaps is that of the importance of social capital in enhancing the success or failure of women's small businesses. The key problem is that there are very few if any, studies focusing on the effects of social capital on women-owned small businesses in Southern Africa, especially those focusing on Zimbabwe, yet small businesses are drivers of economic development in both developed and developing nations.

Much of the research done on entrepreneurship has been on entrepreneurship in general, involving the interaction of rational economic actors (both males and females), without undertaking comprehensive and detailed studies of the impact of social factors on small businesses, mostly owned by women and the nexus between women entrepreneurship and social capital. Besides, authors such as Thornton, Ribeiro-Soriano, and Urbano (2011) have lamented the absence of studies that focus on socio-cultural factors affecting entrepreneurship and they feel that most studies on entrepreneurship focus mostly on economic and psychological approaches. Thornton, Ribeiro-Soriano, and Urbano (2011:106.) also point out that "...both entrepreneurship practitioners and public policy-makers have shown a growing interest in the contextual factors in which entrepreneurial activities take place". The authors further highlight that organisations such as the Organisation for Economic Cooperation and Development (OECD) and the European Union (EU) have been showing great support for studies that focus on the importance of embedding entrepreneurship in the social structure. Such studies would be social-environmental drivers of entrepreneurship. This agrees with the earlier view of Greve and Salaf (2003) who pointed out that the individual entrepreneur was no longer in vogue, and that entrepreneurs succeeded because of dependence on supportive groups or networks. Thus, they advocate that a business should be seen – not as an individual venture, but as a social enterprise.

This argument is corroborated by Hadnes, Volla, and Kosfeld (2011:3) who point out that "...the impact of social interaction on productivity within an imperfect institutional environment has attracted far less attention although the topic has been discussed since the 1950s." Since women's businesses are often under-researched, it may be assumed by extension that social dimensions affecting their businesses have also not been adequately studied. This explains the need for current research to focus on the female perspective where women's voices are heard so that the special issues that affect their businesses are unravelled. Several studies have been undertaken in Zimbabwe on the effect of social capital on business survival (see Marapira, 2013; Miruka and Zonke, 2014; Njaya, 2015). The work of Miruka and Zonke (2014) dealt with women's businesses in Zimbabwe and focused on a rural setting and Njaya (2015) was concerned with the role of social capital on street vendors in general (not women in particular). The other scholars did not focus exclusively on women businesses. However, it should also be noted that because the macro and microeconomic circumstances in Zimbabwe were rapidly changing the available literature was outdated and hence the need for research that reflects change over time in Zimbabwe.

Much of the information on businesses focus on the familiar macro and micro economic factors, neglecting how the social networks at the meso level affect businesses. Moreover, research done on women's businesses has been from the West (USA, Canada, and Western Europe) and Australia and New Zealand. However, even in these developed nations, more comprehensive research on the impact of social capital and social networks on women's business still needs attention. Lin (1999) observes that most of the research on women and social capital is based on Asia, Europe, and North America. Therefore, this research will add to the few works for Africa in general and Southern Africa in particular.

Because there is a scarcity of comprehensive studies on women and their usage of social capital in Southern Africa in general, and Zimbabwe in particular, there is a temptation to generalize and extrapolate trends in the Western context to the less developed African context. The problem is that differences in context may have significant effects on how women's business start, grow, and fail or succeed, hence the need to have more specific studies based in the developing world.

This way, the contribution of women to economic development is not only understood but also enhanced (Ndiweni and Verhoeven, 2013; Mazonde and Carmichael, 2016). Considering the nature of women's businesses and the position of women in society, women can be expected to encounter challenges that may require social networking. The extent to which social capital can help women's business needs to be explored and investigated in this research. This is done by providing a thick description of women's business in the Zimbabwean context by obtaining their opinions, feelings, ideas, and perceptions.

This study has, therefore, been prompted by the need to investigate the key role played by social capital in a struggling macro-economic environment. As for the cause of the economic crisis in Zimbabwe, there is much political debate, based on two opposing views. Some blame Western sanctions they believe were imposed on the country for political reasons, and others blame economic mismanagement by the Government. However, it should be clarified that this research shall not focus on the causes of the dire economic situation in Zimbabwe which the researcher feels requires a separate study. Rather this study only intends to investigate how women entrepreneurs use their social capital to cope and succeed to contribute towards an understanding of women's businesses that have survived the economic crisis in Zimbabwe.

1.3 Rationale for study

The issues of urban livelihoods and the role of women in it have been an important issue for decades the world-over and it is nothing new. This issue has never been more important for the survival of urban households in the last decade as circumstances change rapidly (Ndiweni, and Verhoeven, 2013; Ndiweni *et al.*, 2014; Njaya, 2015). However, this study was motivated by several special socio-economic conditions in which the Zimbabwean small-scale businesswomen find themselves and the need to improve women's business to focus them more towards growth. First, general observation showed that Zimbabwean economy was rapidly deteriorating with the women's husbands suffering phenomenal formal job losses likely to redefine the role of women in the household. Even though the participation of women in the micro-business sector in Zimbabwe is nothing new, the unravelling economic situation was seen as likely to have a possible impact on how the women participated in the informal economy (Mupedziswa and Gumbo, 2001). Secondly, from general observation, formal institutions, such as banks and the government that have been supporting women's business seemed to be struggling and hardly functional. It was within this context that the researcher found it necessary to try to find out the alternative sources of support that the women relied on to succeed. Lastly, the researcher felt that it was important to understand the dynamics and alternatives available to ensure that women remain relevant factors in socio-economic development, as small businesses remain a critical factor in Zimbabwe's economic development. This provided a compelling reason for the researcher to investigate how best women's small businesses can both survive or/and be improved.

1.4 Purpose of the study

The main purpose of this research was to assess the influence of social capital on the businesses of Zimbabwean women in the informal micro-business sector. In the same vein, the study also aimed to find the extent to which social capital helped or militated against their business to find ways of guiding policies towards improving these businesses. As already alluded to, small and micro-businesses (where most women are involved) are vehicles for empowerment and socio-economic development, particularly in the developing world. This is supported by several authors: Tundui and Tundui (2013:50) (who pointed out that such enterprises have the greatest potential to employ more people); Mbizi, Hove, Thondlana, and Kavava (2013:370) (who

argued that small businesses are “ideal” ways to boost economic growth and that they are ‘pivotal’ for economic growth); Boohene, Sheridan and Kotey (2008) (who argue that small businesses are major contributors to a market economy; Van der Zwan, Verheul and Thurik (2001) who assert that small businesses are key to innovative activities. Taylor and Newcomer (2005:18) also echo these views when they point out that “Women-owned businesses are an acknowledged force in today’s global economy.”

Women’s businesses have continued to increase in their importance in Zimbabwe due to its progressively deteriorating formal sector (Ndiweni and Verhoeven, 2013; Ndiweni *et al.*, 2014; Mazonde and Carmichael, 2016). Researchers observe that women entrepreneurship has been grossly understudied worldwide (e.g. Busenitz, West, Shepherd, Nelson, Chandler and Zacharakis, 2003; Taylor and Newcomer, 2005; Brush, 2008; Ettl and Welter, 2012; Tundui and Tundui, 2013). The same has been said for the dearth of women entrepreneurship studies in Zimbabwe (Maunganidze, 2013; Mukumba and Nhuta, 2017; Chikombingo, Munyoro, Chimbari, 2017). Despite their long history of involvement in entrepreneurship, women have been excluded from the main entrepreneurship discourse, hence researchers like Maunganidze (2013:57) have argued that women entrepreneurs have been rendered hidden and invisible.

Considering this background, it is the purpose of this research to ensure greater visibility for women entrepreneurs; to investigate the enabling and disabling role of social capital in women's businesses, the obstacles facing women in executing their role in socio-economic development as well as their coping strategies; and to provide informed policy advice in that direction. Focus is on women in business and their social capital because the entrepreneurial discourse has been determined based on male businesses most of the time. Women’s socialised household role has created a façade that has deliberately led to the perception of the businesses of women as ‘subsidiary’, ‘supportive’ or ‘subordinate’ to the male business leading to studies about them being undervalued. However, the International Labour Organization (2016) established that more men were employed in the formal sector (63% versus women’s 37%), hence the shrinking of the formal sector implied that many men lost jobs in the Zimbabwean formal sector. This has led to women taking a more active role in household income generation (Tekere, 2001; Chirau, 2013; Nhuta and Mukumba, 2017). It, therefore, becomes necessary to understand mechanisms through which they succeed, using their social capital to this end.

Research on women is needed for understanding social change and developing an understanding as well as an appreciation of the role played by women (and their small businesses) in the economy and in society over time, especially how they use social capital to enhance their businesses. There is a common misconception that what applies to large businesses in terms of factors that affect their success also applies to small businesses and that it is a matter of scale application. However, small businesses should be treated as unique with distinct characteristics and deserving separate studies (Mirza, n.d.)

Researchers also argue that the limited existing research on entrepreneurship is quantitative and confined to the 'male' dimension and focused on developed nations (Brush, 2008; Acs, Bardasi, Estrin and Svejnar, 2011; Hughes and Jennings, 2012). This study intends to use the qualitative approach which focuses on in-depth studies of individual women's experiences so that the views of women entrepreneurs will be heard. The Zimbabwean political economy has been undergoing a series of upheavals and the impact of these sudden changes on women businesses needs to be understood regarding their expected contributions to success factors, challenges and coping strategies (Mukumba and Nhuta, 2017).

The government of Zimbabwe espouses an SME focus, as seen in the formation of the Ministry of Small and Medium Enterprises circa 2003. The September 2013 Government also gave priority to the empowerment of women as seen in its adoption of the new gender-sensitive constitution and expected to promote micro, small and medium enterprises (Zvobgo and Dziva, 2017) where most women are supposedly the key players. Zvobgo and Dziva (2017) argue that the fact that President Mugabe appointed only three women to the cabinet was an indicator of less commitment to women empowerment (Houlton and Mavhunga, 2013). This study wishes to establish whether social capital is playing a role in the realisation of these ambitious objectives and if so, the extent to which it has been doing so. However, though there was a new government with more women in 2018, it seemed not to depart from the policies of the previous government.

1.5 Aim of the study

The main aim of the study is:

To determine the role of social capital in the success or failure of women's businesses in Zimbabwe.

1.5.1. Research objectives

The main question is supported by the following subsidiary objectives:

- a) To establish the way Zimbabwean women small business entrepreneurs used their social capital in doing business.
- b) To determine the reason why Zimbabwean women small business entrepreneurs used social capital in their businesses.
- c) To determine the social capital challenges faced by women small-scale business entrepreneurs in Zimbabwe.
- d) To find out how an understanding of social capital can help women-owned businesses to improve in Zimbabwe.

1.5. Research questions

This study is guided by research questions.

The main research question is:

What is the role of social capital in determining the success or failure of women's businesses in Zimbabwe?

The main question is supported by the following subsidiary questions:

- a) How do the Zimbabwean women small business entrepreneurs use their social capital in doing business to ensure success?
- b) Why do Zimbabwean women small business entrepreneurs use social capital in their businesses?
- c) What are the social capital challenges faced by women small-scale business entrepreneurs in Zimbabwe?
- d) How does an understanding of social capital help women-owned businesses to improve in Zimbabwe?

1.6. Background to women entrepreneurship in Zimbabwe

This study focuses on the role of social capital in the success of women entrepreneurs in the small enterprise sector in Harare, Zimbabwe. A brief background of Zimbabwe can provide better insights into the social capital factors that affect women's small-scale businesses. Zimbabwe is a landlocked country in Southern Africa between Botswana, Zambia, South Africa and Mozambique. It has a population of 16.5 million people with the life expectancy for women pegged at 64 years (BBC, 2019). According to the CIA World Factbook (2019) Zimbabwe's economy, which is mainly based on agriculture and mining, was growing by barely 3% between 2014 and 2017 due to several factors including poor governance. The BBC (2018) points out that due to economic crises poverty has increased substantially with people living on less than US\$5 per day. Due to political implications, unemployment (Chikombingo *et al.*, 2017) has been a source of controversy between government agencies and private observers (with government suspected of giving a rosy picture of the dire economic situation). For example, while Bulawayo24 News (2018) pegged unemployment at between 80 and 90%, the government's ZimStats office pegged it at 6.62%, something that was seen as grossly misleading. The BBC (2019) put the general unemployment at 90% considering those actively seeking employment (most have given up hope of ever getting jobs). Rusvingo (2013) put the unemployment rate in the formal sectors in Zimbabwe at around 85% of the population of over 16 million.

The informal sector (where most women are engaged) is now playing a major economic role in Zimbabwe as the formal sector is declining (Mupedziswa and Gumbo, 2001; Chibisa and Sigauke, 2008; Ndiweni *et al.*, 2014). Mupedziswa and Gumbo, (2001) point out that 64% of women were employed in the informal sector around 2000 and about 25% in the formal sector. The trend in the manufacturing sector has been bleak. Makumbe (2009) argued that 80% had declined with 15% of the manufacturing sector operating below 30% of their capacity. This is supported by Masvora (2013) who pointed out that around 2013 more than 100 companies in Bulawayo had either closed or drastically scaled-down operations with many people becoming unemployed. The trend has continued to worsen with some industries closing and power outages that continue to worsen the situation leading to more people entering the informal sector of the economy (Ndiweni *et al.*, 2014). Kanyenze (2003) indicates that since the time of

ESAP the Zimbabwean economy has been on free fall. According to Ndiweni *et al.*, (2014) the greatest proportion of people in the informal or micro-enterprise sector were women (57%).

1.6.1. Background and context of Zimbabwean women in business

Studies on women entrepreneurship in Zimbabwe are scanty, especially those on women and their use of social capital. However, the researcher shall use the available sources to provide a general background. The absence of gender-disaggregated data is apparent in Zimbabwe (African Centre for Gender and Social Development, 2012), as it is in the rest of the world (Neergaard, Nielsen and Kjeldsen, 2006; Tsyganova and Shirokova, 2010). Information on women entrepreneurship in Zimbabwe is therefore extrapolated from the existing literature on entrepreneurship in general, and its implications for women businesses where such information is not explicitly provided.

The development of women entrepreneurship in Zimbabwe cannot be fully studied without reference to cultural and historical perspectives regarding the status of women in Zimbabwean society as this has a bearing on their entrepreneurship (Mazonde and Carmichael, 2016). Before and during colonial times, women did not have legal status to pursue business without their husbands' authority or approval of a male relative (Munemo, 2010). According to Munemo (2010), most Zimbabwean women are married under customary law which deprives them of property rights of any sort. She goes on to point out that the male child is preferred where property rights are concerned, thereby denying women collateral if they intend to obtain bank loans. This raises the question of whether the women might resort to social capital to resolve their financial and business issues.

The introduction of economic reforms dubbed the Economic Structural Adjustment Programme (ESAP) from 1990 led to a serious economic decline, with women bearing the brunt of the economic problems as they were involved more in households which were affected by the dire socio-economic situation (Jazdowska, 1993; Bhalla, Davies, Mabugu and Mabugu, 2000; Kanji and Kawewe and Dibie, 2000). ESAP was meant to introduce trade liberalization, price deregulation, transport sector deregulation and commercialization of parastatals. However, the programme was chronically underfunded. Some girls dropped out of school due to family preference for sponsoring the male child because of scarce resources (Makoni, 2000). Those females who went through the education system were mainly employed in lowly paid

jobs as teachers, secretaries, nurses and in other occupational areas which were not likely to give them experience and/or skills to enter high growth businesses. Due to poor economic performance, both men and women were retrenched during the 1990s (Bhalla *et al.*, 1999; Munemo, 2010). The retrenched women soon joined the unemployed in the informal economy as informal traders to cushion families from poverty. The sector offered ease of entry and low start-up capital. Due to their husbands' job losses, some women became bread winners. This view is supported by Chibisa and Sigauke (2008:57) when they argue that:

The informal sector is a means of economic empowerment to a large number of women who cannot be absorbed into the formal sector. Instead of many women staying at home as housewives, they have strengthened their economic positions by becoming breadwinners for their families through engaging in flea market trade.

This view is bolstered by the view that about two thirds of cross-border traders were women and that is an indicator of the relative power of women over their male counterparts in the Zimbabwean informal sector (Tekere, 2001; Ndiweni, *et al.*, 2014). During the ESAP, large enterprises closed due to foreign currency shortages (Chibisa and Sigauke, 2008; Ndiweni *et al.*, 2014). The large companies were affected more by the unfavourable exchange rate which had a more serious impact on them than the small and micro enterprises in the informal sector which increased dramatically, dominated by women (Tekere 2001; Luebker 2008; Chibisa and Sigauke, 2008; Ndiweni and Verhoeven, 2013; Ndiweni *et al.*, 2014). With reference to ESAP, Chibisa and Sigauke (2008:37) indicated that "Women were the main beneficiaries of these policies." This unstable situation raises questions of whether women might have had alternative sources of support such as their social capital. Tekere (2001:57) points out that the rise of women in urban businesses was culturally resisted ostensibly as it tended to empower women in was not seen as traditionally acceptable. This assertion is undergirded by the following view:

This form of off-farm activity raises incomes, improves living standards and alleviates poverty among families. However, culturally, there are still negative attitudes against such women, despite the incomes they are able to raise for their families.

The Zimbabwean government implemented the Economic Structural Adjustment policy (ESAP) in which the informal sector was permitted to operate more freely, and women were

the main beneficiaries as they already dominated the sector (Tekere, 2001; Chibisa and Sigauke, 2008). Women dominated businesses such as flea markets and tuck-shops which mushroomed everywhere in the urban areas. For example, Tekere (2001) found that two-thirds of cross-border traders were women at the time of the structural adjustment. Connected to the increase in flea markets, a robust women-dominated cross border trading system blossomed to supply flea markets with goods from countries such as South Africa, Dubai, Botswana and others (Muzvidziwa, 2006; Ndiweni and Verhoeven, 2013). Flea markets were a form of women empowerment initiative. Though entering the informal sector was originally survivalist and driven by necessity, other women began to enter by choice due to the lucre they perceived in the informal sector with its little regulation (Munemo, 2010; Ndiweni and Verhoeven, 2013; Ndiweni *et al.*, 2014). According to Chibisa and Sigauke (2008), women cross-border trading led to the alleviation of chronic foreign currency shortages. Most informal businesses were formalised, and the government began taxing them, though at lower rates, to encourage investment in the sector.

The Government of Zimbabwe took several initiatives towards the promotion of women in general. These included the formulation of general gender policies aimed at ensuring equality of women and men, and removing ‘discrimination specific’ policies to enhance the economic position of the Zimbabwean women (National Gender Policy 2013-17). The interventions introduced by the Zimbabwe government which had an impact on women were the creation of the Ministry of Women’s Affairs and Community Development (MWACD), Ministry of Small and Medium Enterprise Development (MSMED) (Chirisa, Dumba and Mukura, 2012), the National Gender Policy (NGP) 2004, and the Mid-Term Plan (MTP).

In 2002 the Ministry of Small and Medium Enterprise Development was created. This was an indication that the government was giving high priority to the sector in the absence of a meaningful large formal enterprise sector and to try and regulate the SME sector (Chirisa *et al.*, 2012). The mandate of the Ministry of Small and Medium Enterprises was to economically empower micro, small and medium enterprises, even though there was no specific focus on women. However, since women are believed to dominate the micro and small business sector, they were by implication, supposed to be significant beneficiaries (a point which needs to be investigated). Under the MSMED, the Small and Medium Enterprise Development Corporation Act (SEDCO) was introduced to administer collateral-free loans guaranteed by the government to SMEs with 30% of loans earmarked for women (Manyani 2014; Zindiye,

2008). Although declarations to offer collateral-free loans were made the necessary laws were never enacted. However, despite its purported non-requirement of collateral, SEDCO did ask for collateral and most women did not have the assets SEDCO required as collateral (like title deeds which most women do not have) and so they could not access these loans. The ministry was also underfunded (Bomani, Fields and Derera, 2015; Chikombingo *et al.*, 2017). Demand for operational premises is an issue for women, most of whom cannot afford to rent business premises. The source of the problem is that the MSMED has not considered women's empowerment because gender falls under a different Ministry. A promotional arm, ZimTrade was created to provide market promotional platforms and give information and advice to small and medium enterprises intending to enter foreign markets (Zindiye, Chiliya, and Masocha, 2012).

The Ministry of Women Affairs and Community Development was created specifically to cater to women empowerment (African Centre for Gender and Social Development, 2012). The Broad-Based Women's Economic Empowerment Framework (BBWEEF) was created under that ministry to enable women to participate in the mining, agriculture and tourism sectors of the economy. The policy was supposed to involve gender mainstreaming and mobilization of resources to empower women's economic development. Under the BBWEEF the Government proposed tax breaks for small businesses where SMEs would pay less tax as well as introducing institutions that offer women loans at low-interest rates. Despite these noble intentions, the cash strapped government did not explain how it was going to fund these seemingly noble and progressive initiatives. In line with these policies, a Women's Development Fund (WDF) was launched to assist women with collateral-free loans to empower women at the grassroots level affected by poverty. However, the initiative was grossly underfunded due to the fact that government did not allocate enough funds to women's issues due to budgetary constraints. This absence of support led the researcher to try to find out how social capital might have been used to rescue the women in small businesses

Women businesses suffered serious setbacks (still being felt today) in June-July 2005 when the Government launched a 'clean up' operation demolishing tuck shops, small scale industries and flea markets in the urban areas (International Crisis Group, 2005; Tibaijuka, 2005; Chibisa and Sigauke, 2008). This showed a serious policy inconsistency as the same government had encouraged such small businesses as part of poverty alleviation in the wake of ESAP (Chibisa and Sigauke, 2008; Zindiye *et al.*, 2012). The operation destroyed sources of livelihoods of

informal sector people. This, in turn, affected the burgeoning cross-border trade which was the supply side for cheap clothing and the key provider of employment for many urban dwellers (International Crisis Group, 2005; Muzvidziwa, 2006). The question that arose was to discover whether the women used their social capital, and if so, the manner in which they used it to recover from this tough government operation that destroyed their livelihoods.

In 2011, during the Government of National Unity (GNU), the Government came up with a new economic blueprint called the Mid-Term Plan (MTP). They had noted the need to hasten gender mainstreaming (which was too slow) for equal access to resources. Under the MTP, 30% apiece of the resources was to be allocated to women in tourism, mining and in the civil service. Thirty percent loans were to be reserved for women and women entrepreneurs were to be beneficiaries of 57% of SEDCO loans. Constitutional amendment Number 17 introduced Affirmative Action to benefit groups that were previously disadvantaged which included women. Women were also supposed to benefit through preferential treatment for entry into colleges, universities, and polytechnics (Ministry of Economic Planning and investment Promotion, 2011)

Under the new controversial Indigenisation and Economic Empowerment Act (IEEA) (IEEA Chapter 14:33, 2007), women were to be given preferential treatment in a ‘gender-sensitive’ manner. The indigenisation policy was however fuzzy and unclear as to how the empowerment of women was supposed to be implemented. The then president’s inclusion of only three women in his cabinet in 2013 sent the wrong signal as to his government’s purported commitment to gender equity (Houlton and Mavhunga, 2013).

Several challenges have affected the implementation of all the women’s economic empowerment plans and these plans have largely not yielded any meaningful results. Gender mainstreaming and coordination has been hampered by limited funding to the relevant Ministry. Policy implementation has also been hindered by a lack of gender-disaggregated data which has negatively impacted gender budgeting.

At the meso-level, women’s groups have been created to help women access finance. The Women Development Savings and Credit Union (WDSCU) was created with the mandate of providing training in various areas of business to women members to empower them through what was called the Women Investment Revitalization and Empowerment (WIRE). WDSCU

aimed to provide financial assistance by extending loans to its members. Members were supposed to buy shares and keep a US\$5 minimum deposit. The types of businesses funded by the group were mostly small, low-cost start-up, home-based businesses such as peanut butter making, poultry, mushroom production, and clothing manufacturing (Munemo, 2010).

Zimbabwean women entrepreneurs face a phalanx of challenges within what Mboko and Smith-Hunter (2009) refer to as 'high economic turbulence'. As already alluded to earlier, most women are married out of community of property, with the male child inheriting family property upon the death of the father. The impact of this on access to finance is very clear as institutional lenders need collateral. As already demonstrated, the education system still discriminates against women and this affects women's entrepreneurial capacity for business accounting, management, and decision making. Women's businesses are perceived as risky to finance when such entrepreneurs have no track record, which accounting figures are supposed to provide (Munemo, 2010; Mhishi and Kapingura, 2012). Mhishi and Kapingura (2012) go on to assert that micro-finance institutions that try to cover the gap left by institutional lenders charge exorbitant interest rates which may affect women entrepreneurs negatively. Most women are therefore reluctant to borrow from such financiers and rely on relatives and friends whose financing is nevertheless often inadequate. Women also save through rotating credit (also known as *marounds*) where group members take turns to give money to each other (Mhishi and Kapingura, 2012). This is an example of social capital in action, the illiquid nature of the Zimbabwe multi-currency regime has worsened the women's chances of financial access.

Most of the women had no prior formal employment (Munemo, 2010; Ndiweni *et al.*, 2014). The level of education of the women was low due to cultural biases which could have impacted their ability to get formal employment (Munemo, 2010; Ndiweni *et al.*, 2014). One wonders whether such lack of education might have an effect on their social networks. Ndiweni *et al.*, (2014) pointed out that most of the people involved in the informal businesses were females between the ages of 31 and 40 years and the majority had attained their ordinary level, with only 3% having tertiary qualifications. Mboko and Smith-Hunter (2009) pointed out that women in Zimbabwe were exposed to patriarchal networks along ruling party lines, and that those who were well-connected to these networks succeeded in their business dealings. Munemo (2010) even argued that while women may have access to resources in some cases, they, by and large, did not have control.

Women-owned businesses in Zimbabwe are mostly of necessity as they try to provide for their families in a largely difficult economic environment. They are mostly related to the household such as retail, clothes, foodstuff vending, sewing, crocheting, knitting, as opposed to men who are involved in activities with high growth possibilities such as carpentry, construction and welding (Mhone, 1993; Mbiriri, 2010; Ndiweni and Verhoeven, 2013; Ndiweni *et al.*, 2014).

The background highlights the situation of deprivation and resource inadequacy that provides the platform from which the women's need for social capital can be inferred.

1.7. Overview of the research

The study is structured into ten (10) chapters as follows;

Chapter One presented the introduction to the study. It dealt with the motivation and purpose of the research which was to find out the role played by social capital in the success of women-owned small and medium enterprises in Zimbabwe. Furthermore, it contained the background to this research, the research problem, and the purpose of the study. The main research questions of the study were also explained in this chapter.

Chapter Two highlights the theoretical views relating to this study so that the research is put into a proper perspective. The theory of social capital is discussed from the points of view of the various authorities on social capital such as Bourdieu (1986) Lin (1999), Putnam (1995) and Coleman (1988). This is meant to provide conceptual guidance to the research. The types of social capital and their implications are discussed. Sources of social capital are discussed in this chapter. Lastly, the chapter highlights and discusses the darker side of social capital and its implications.

Chapter Three presents a review of the literature related to women's entrepreneurship. The definition of entrepreneurship is provided in the Chapter. The chapter also focuses on the social capital factors impacting women-owned enterprises and the way they affect women entrepreneurs in the small business sector of the economy. It also deals with the peculiar characteristics of women's businesses and how they succeeded or failed according to the

literature. Constraints encountered by women in women-owned business and their resolutions (or no resolutions using social capital) in various cases are considered from the points of view of various scholars. The chapter also presents the cases of macro, micro and individual factors affecting women's businesses and their possible connection to social capital. Lastly, the social factors channelling women into certain business categories and the advantages women have by being women in being exclusively able to enter certain types of business are discussed (to the exclusion of males).

Chapter Four describes the research methodology, and this covers the research design and data collection methods, sampling and sampling procedures, data analysis procedures, the research paradigm, and research approaches followed. The research uses the qualitative approach. In this, there is the construction of reality by the researcher from the points of view of the Zimbabwean women on their experiences in the use of social capital. This provides rich in-depth information about women entrepreneurs in small businesses, and their social capital subject to interpretation by the researcher. The tools of the research are identified and described. The research approach is also described in this chapter including data sources. Sampling approaches together with issues of validity and reliability. Participants, procedures and ethical considerations are also clarified.

Chapter Five presents the profiles of Zimbabwean women small-scale entrepreneurs and analyses the same. The profiles include the types of businesses the discussants engage in. The Chapter also considers the period the women were involved in business to determine the level of their seriousness so that knowledge would be extracted from them to address concerns of the topic. Part of the profile incorporates the discussants' ages and numbers of employees engaged by the women entrepreneurs. Issues of previous employment and level of education of the discussants are also presented in Chapter 5. It also incorporates the marital status of the discussants together with the numbers of their dependants. Lastly, the profile includes the employment status of the husbands of the women entrepreneurs.

Chapter Six presents findings concerning the types of social capital that Zimbabwean women entrepreneurs used in their businesses in the high-density suburbs of Highfield, Glen View 1 and Glen Norah A in the city of Harare. Social capital types highlighted included bonding and bridging mostly, and the motivations for these types of social capital and linking among the women small scale entrepreneurs in the areas specified above.

Chapter Seven deals with the challenges that the Zimbabwean women in business face. These include challenges from internal and external situations (especially the micro- and macro socio-economic contexts in which their businesses were incidentally embedded).

Chapter Eight is undergirded by Chapter Seven and mainly focuses on the means women employed to deal with the challenges they encounter in all business aspects including getting business ideas, moral support, financial capital acquisition, sourcing for supplies, transport issues and other challenges they meet on day to day basis.

Chapter Nine constitutes the discussion of issues that were raised in the findings of the research. Its focus is on the elements of social capital and challenges encountered by the Zimbabwean small-scale women entrepreneurs and how they compare with those in the literature review and its implications for women's success or failure in their businesses.

Chapter Ten, the final chapter, presents the discussion, theoretical contributions of this thesis, the conclusions reached based on the findings, the recommendations, and policy implications. Lastly, the researcher presented possible areas for future research that emerge from the study.

1.8. Summary

The general introduction to the research topic is given as well as the general overview of the study background and context. The background generally highlights the environment and the nature and development of women's entrepreneurship in Zimbabwe in brief. The chapter also gives a brief description of the problem that this research focuses on. The problem was partly that there are few studies on the effect of social capital on women's businesses in Southern Africa in general and Zimbabwe in particular. Part of the problem is also that most studies focus on micro and macro factors neglecting the dynamics of the meso level (social capital and social networks). The purpose of the research is highlighted as the provision of a better understanding of the role of social capital in the success or failure of women's businesses. The chapter also posed the research questions that guide this study. A final overview of the whole study was also presented to provide the guiding roadmap of the study.

CHAPTER 2

THEORETICAL APPROACH TO THE STUDY

2.1. Introduction

This Chapter presents and reviews the main theoretical approach that was used in this study on the use of social capital by Zimbabwean women small scale entrepreneurs. Discussion of the theories is guided by the main research question:

What is the significance of social capital in determining the success or failure of women's businesses in Zimbabwe? (See § 1.4).

The social capital theory was chosen because of its emphasis on mechanisms of making enabling resources available and its ability to identify social factors that were disabling. The term social capital refers to resources found in social networks, which agents or members can use to their advantage (Portes, 1998; Lin, 1999a; Burt, 2000). These are the advantages that members can get because of their membership. A resource-based view was suitable since it was able to point to measurable advantages the discussants got from their networks that were linked to their success or failure. Social capital theory has gained popularity in explaining individual and collective actions in diverse spheres of human enterprise (Portes, 1998; Lin, 2004). It recognizes the importance of social context (embeddedness) in explaining aspects such as “status attainment and social mobility, competitive advantage in economic organizations, and political participation, to psychological well-being” (Lin, 2004:1). Some literature emphatically argues that entrepreneurs embed their businesses in social structures because they need relationships that provide support to the business (Greve and Salaf, 2003, Kuada, 2009). Many authors believe that social capital is essential in business (Nahapiet and Ghoshal 1998; Carter and Shaw, 2006; Daud and Yussof, 2010; Wennberg 2011; Miruka and Zonke, 2014). Charles (2009) provides the rationale for using the social capital theory when he points out that most explanations for business proficiency or inefficiency have been based on human and financial capital dimensions, but the influence of social capital has not been given much attention. Nahapiet and Ghoshal (1998) also emphasize that relational networks are a vital resource.

Most authors have focused on how personal attributes of entrepreneurs; their personal preferences and motivations have some impact on business success in general. However, at the meso level, the effects of social networks on business proficiency still need further attention as well as an interrogation. This point is supported by Naude and Havenga (2007) who argue that the area of entrepreneurial networks and clusters needs further research, especially in Africa. To put it succinctly in their words Naude and Havenga, (2007:39) point out that “the importance of social capital in strengthening social networks is thus an important direction of research in Africa.” Also, most of the literature has focused on ‘what people know’ not ‘whom they know’ to give them greater access to resources to use in their business endeavours namely; to start them, operate them and grow them. However, the study of social capital seems more relevant in third world countries, especially those in which formal institutions have collapsed or are lacking in providing social and economic support needed by small businesses (Meagher, 2005; Berrou and Combarnous, 2009). In these countries, social networks have been seen to play a mitigating role in shaping the economic actions of given agents in the absence of formal institutions.

It should be noted that social capital itself is embedded in the social/cultural institutions of a context. The networks may be closed or strong (localized) such as family, kin, and friends, or wider such as links to banks and suppliers or other networks further afield. The logic is that having these networks is likely to give an agent greater access to resources – social resources (Lin, 1999a). The idea is that the stronger the network membership the more intense the bond, and hence the guarantee of resource access. However, the wider the network, the more diverse the resources available to the individual or group involved. Put differently, the wider the resource network, the greater the quality and diversity of resources available to the individual agent, provided the network has resources to offer the member.

2.2. The discourse of social capital: The background and explanation

Social capital is a relatively new concept in Economic Sociology (Portes, 1998). It joins the other capitals namely financial, human and cultural capital. The definition of social capital, compared to the other capitals, has been a problem though evidence of its use is widespread. For example, the idea that ‘who you know’ matters more in getting an advantage in starting a business, looking for a job or any other economic benefit. A short and revealing conceptualisation of social capital was provided by Portes (1998:6) when he argues that “social

capital stands for the ability of actors to secure benefits through their membership in social networks or other social structures.” According to Adam and Roncevic (2003), though its definition has been problematic, the capacity social capital has in resolving human problems has been promising. This idea is supported by Narayan and Cassidy (2001:59) who succinctly explain the current position of the social capital concept as follows:

Social capital has gained wide acceptability as a fruitful theoretical perspective for understanding and predicting the norms and societal relation embedded in the social structures of societies. It is these interrelationships that enable people to coordinate action to achieve desired goals

Granovetter (1973) argues that the concept of social capital questions the often-held belief in the pure market approach to economic activities (Portes and Sensenbrenner, 1993: 1321). In the view of Portes and Sensenbrenner (1993), the social structure is vital in enhancing or constraining individual economic action regardless of their substantial human or financial capital. While it is difficult to define social capital in tangible terms, financial and human capital concepts are easy to explain in tangible terms.

Various authors attest to the difficulty of defining social capital (Portes 1998; Fukuyama 2000; Pieterse 2003:3; Schuller 2000; Burt 2000 and Lin 2004a). As a relatively new concept, social capital has been used indiscriminately in various disciplines causing more confusion as far as its more logical definition is concerned. Although the term ‘social capital’ has been received as a brand-new term in various quarters, Woolcock (1998:161) notes that it is not as new as people believe. He argues that the concept of social capital is a derivative of classical sociology especially the works of Emile Durkheim (who focused on value introjection) and Georg Simmel (whose preoccupation was reciprocity transactions). In sustainable economic development in which pure orthodox economic panaceas have been struggling to provide lasting solutions, some have begun to view the concept of social capital as the better solution, if it is properly operationalised. The view is supported by Portes and Mooney (2002: 303) who point out that

(c)urrent interest in the concept of social capital in the field of development stems from the limitations of an exclusively economic approach in the achievement of basic developmental goals: sustained growth, social equity, and citizenship.

However, unlike with purely economic solutions, policymakers see social capital as very sustainable and relatively affordable even for poor communities.

It is imperative that the terms “social” and “capital” must be clarified to understand the concept of ‘social capital’ better before its weaknesses are raised in later sections of this chapter. In the business disciplines, the term ‘capital’ is used to refer to the money or/and other assets that an individual or group must have to start or grow a business. According to Haralambos and Holborn (1990:38) “capital can be defined as money used to finance the production of commodities for private gain.” An individual or group having more capital has more resources, hence greater capacity, or chance to succeed or survive vis-à-vis one with minimal or no capital. The term ‘social’ refers to relationships which people may invest in so that in the future their social networks will be able to offer them support, which may have greater economic value. Relationships have an economic dimension. Within structures, individuals have positions, and positions imply relative advantage for incumbents. The nearer one is to the individual who controls resources, the greater the capacity one is likely to have to access those resources. Thus in this study the theory of social capital provides a robust framework through which the actions of the women can be studied and analysed.

2.3. Various approaches to defining the social capital concept

The definition of social capital has been problematic and elusive. Various authors have, however, attempted to give definitions of ‘social capital’ from different angles but with considerable convergence on key definitional aspects. According to Woolcock (1998), the definition of ‘social capital’ depends on the intended use of the term by the individual. In attempting to get an enlightened definition of social capital, the cooperation-based or communitarian definitional approaches of Putnam (1995), Coleman (1988) and Fukuyama (2000) and the conflict theoretical definitions of Lin (1999a) and Bourdieu (1986) are considered. Though their definitional approaches may seem somewhat divergent, they have some key commonalities which unite them on some key features making up the definition of social capital.

2.3.1. Coleman’s view of social capital

Coleman (1988:98) argues that:

Social capital is defined by its function. It is not a single entity but a variety of different entities, with two elements in common: they all consist of some aspect of social structures, and they facilitate certain actions of actors - whether persons or corporate actors - within the structure. Like other forms of capital, social capital is productive, making possible the achievement of certain ends that in its absence would not be possible.

Coleman (1988) saw social capital as a function of the social structure or a set of functions of the social structure which accords advantage to individuals or corporates. Coleman has been criticized for confusing the definition of social capital by mixing it up with its functions (Lin, 2004; Portes, 1998). Despite the valid criticism, it is a truism that social capital is inextricably related to the social structure. Coleman does not explicitly allude to reciprocity and trust in his definition. The other weakness of Coleman's viewpoint is that certain elements referred to as social capital are not social capital *per se* but are a component of social capital. He viewed social networks as social capital instead of viewing them as facilitating access to social capital (inherent resources) whereby individuals who are members of a certain network have exclusive access to resources possessed by their network.

Coleman (1988) alludes to the fact that networks of relations are norm-governed and obligations and expectations to other members are institutionalized. However, though Coleman's definition and attempt to operationalize the concept of social capital caused some consternation among his peers, his contribution to the definition of the term is unassailable and invaluable. Coleman's (1988) theory combines the notion of individual rational action to maximize utility (espoused by the economists) and the notion of contextual or structural characteristics (espoused by sociologists). While Coleman (1988) agrees that individual action is important, he argues that it must be embedded in the social structure. Coleman (1988:96) further argues that: "persons' actions are shaped, redirected, constrained by the social context; norms, interpersonal trust, social networks, and social organization...." Coleman goes on to posit that these aspects are not only vital for the smooth functioning of society but also for the efficient functioning of the economy.

2.3.2. Putnam and Fukuyama's definitions of social capital

Putnam (1995) gives a definition that echoes the problem seen in Coleman's postulate. Putnam (1995:2) defines social capital as "features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit." Putnam (1995) is correct to insist that factors like networks, norms, and trust are critical and central to any social organization. Putnam (2007) argues that the central idea of social capital is that networks have value for people involved in them. Though networks are not necessarily social capital, they are epiphenomenal to it and they have value. Differences between Coleman and Putnam's definitions can be explained based on the application of the term. Putnam's studies applied social capital to how societies are governed (especially in Italy) while Coleman focused on the importance of social capital to the individual (especially in education). The commonality is that both Coleman and Putnam emphasize the importance of cooperation (unlike Bourdieu's and Lin's views).

Fukuyama's (2000) definition of social capital also focuses on norms. According to Fukuyama (2000:1) social capital is "...an instantiated informal norm that promotes cooperation between individuals." In this definition, the term "instantiated" indicates that social capital must be demonstrated by concrete actions which institutionalise it. Fukuyama, just like Coleman and Putnam, emphasises the vitality of trust and norms in facilitating social capital. Fukuyama also emphasizes the need for the widening of social networks (which he called 'radii of trust'). Thus, Fukuyama envisages the limiting nature of closed networks. Though both Fukuyama and Putnam analyse social capital at the macro level, their contribution to explaining the concept of social capital is acknowledged albeit with certain reservations.

2.3.3. Bourdieu's conceptualization of social capital

Bourdieu (1986) is another key contributor to the social capital theory, but from an individual and conflict viewpoint – not a communitarian (cooperation) one as propounded by Coleman, Putnam, and Fukuyama. Bourdieu's definition is given briefly in this section for the sake of conceptual clarity to guide the discourse. However, much of his theory is explained in subsections below. This is because the researcher intends to use Bourdieu's conceptualisation to highlight the problems associated with social capital, at the same time explaining its basic defining features. Briefly, Bourdieu (1986:51) defines social capital as:

...the aggregate of actual and potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition.

In this case, Bourdieu (1986) clearly defines social capital as ‘resources’ which are linked to an agent’s connections or social relations. He separates social capital from its constituent parts and its effects (just like Lin below) avoiding confusing the concept. Bourdieu (1986) also departs from the over-simplistic definitions (of the cooperative or communitarian theorists) of seeing social capital as the property of nations or communities, to viewing it as the property of private individuals, who use resources available to them to create and maintain it for their own benefit and thus making it unequally available to different individual agents and groups.

2.3.3.1. Bourdieu’s three capitals

Social capital cannot be explained without reference to the other two forms of capital put forward by Bourdieu. Gelderblom (2014, 2015) identifies three inextricably interlinked generic types of capital and explains how these forms of capital function and connect, interact, and determine an agent’s advantage or disadvantage and hence his or her position in the social structure. These forms of capital are economic, cultural and social and they operate in a mosaic of relatively autonomous networks called fields, each with its own rules (e.g. academic field, and religious field).

According to Bourdieu (1986), although the generic capital forms are produced in certain associated fields, they are used in all fields. According to Gelderblom (2014) fields are Bourdieu’s equivalent of ‘institutions’ in sociological discourse. In Bourdieu’s (1986) argument, the social structure is in the form of fields that exist parallel to each other. Social capital, in Bourdieu’s view, is produced in the social field which is in constant interaction, as in neighbours, family and friendship groups (Gelderblom, 2014). Bourdieu views fields as arenas where members compete for awards of capital with some having more of one kind of capital than others. Unlike the rational choice or communitarian social capital proponents who view social capital from the perspective of cooperation, Bourdieu sees actors as building social capital (and other capitals) to enhance their position relative to each other in the respective field in which they find themselves. Bourdieu’s emphasis is that social capital is a private good created and possessed by individuals. In the economic field, members compete for economic

capital accumulation and in the intellectual field, they compete for academic honours and acceptance by peers. Because different members possess unequal endowments of capital, there is a promotion of inequality or social stratification (Gelderblom, 2014). Bourdieu (1986) envisages the objective distribution of positions in different quantities depending on the positions of members within the respective fields.

Bourdieu (1986) sees capital as connected to past historical accumulations of potential advantages by individuals and groups in these fields. In other words, for individuals and groups to be able to have capital for future use, they must have made some investments in the past and those who have not invested (in time, effort, and material) should also expect nothing and may thus remain poor resulting in social inequality (and possibly, stratification). This view is explained by Bourdieu's (1986:46) assertion that;

Capital is accumulated labour (in its materialized or its 'incorporated,' embodied form) which, when appropriated in private, that is on an exclusive basis by agents or groups of agents, enables them to appropriate social energy in the form of reified or living labour.

This statement implies that those who cannot appropriate the 'social energy' remain on the lower social rung of society vis-à-vis their counterparts who can appropriate such social energy. By this Bourdieu also implied that the kind of relationships an individual has is dependent on the capital they possess from past accumulations.

While these differential endowments of social advantage affect individual agents' chances in society, they are part of legitimately accepted social norms of that society. The legitimation and perpetuation of the structure of social order can be explained through what Bourdieu refers to as the habitus. According to Routledge (2006) on Bourdieu's habitus, "It refers to the physical embodiment of cultural capital, to the deeply ingrained habits, skills, and dispositions that we possess due to our life experiences". Habitus is explained as the individual's way of seeing the social world and ingrained manners of responding to social issues as determined by his or her background (e.g. parental values and upbringing).

One's habitus affects an individual's identity, perception, attitudes, values, and choice of action. A daughter of a businessperson may have positive attitudes and values towards creating

her own business and make appropriate choices. It will be expected that the same daughter may also have the right social capital (connections) through her father's business networks which may support her business endeavours. Through her experience in her father's business (field), she may have the right cultural capital (skills, attitudes, knowledge, mannerisms, tastes) too. Since many people may have the same habitus, that habitus is seen as a property of collectivities (as in classes with similar characteristics). Another person lacking these capital items could be disadvantaged in comparison to one who possesses it. A situation like this causes competition in which those with more resources strive to keep the status quo while those with less and lower down in the social structure struggle and try to move up. This potentially creates classes and the attendant class conflict.

The good message is that in Bourdieu's (1986) view an individual's social status can change, but this requires a lot of time, resources, and effort. People must not expect to change their status overnight since, in Bourdieu's (1986) view valuable capital can only be that which takes longer to accumulate creating relations of accumulation as they evolve, not instantaneous accumulations devoid of any accumulated relations such as winning a lottery, for example. Prolonged accumulations have the potential of creating obligations and trust. This entails that capital accumulated by predecessors (e.g. parents) is most valuable in creating lasting relations spanning generations. Thus, social reality in any society at any given time is determined by the relative distribution of all these capitals and their sub-types. For individual chances at success in business to be fully understood, all the capitals (social, economic, cultural, and symbolic) and their interrelationships must be fully appreciated. Bourdieu's (1986) argument is that purely economic exchange cannot ignore the social relations that both make it possible and perpetuates it. An example is when a supplier may agree to keep some stock for a preferred customer (related to him/her particularly, probably because he can offer something in return [social capital]) even when a stranger offers more money for the same. Bourdieu (1986) argues that while social relations may not be 'economic' in a purely economic sense, they are indispensable to everyday economic action. In other words, economic action in its pure form is both a product and producer of social and cultural capital. The total capital (economic, social, and cultural) of a person determines her/his life chances and consequently, his/her position in the social structure.

Cultural capital is vital in Bourdieu's (1986) postulate. Cultural capital may be defined as knowledge of cultural aspects that help people to adapt and shape-up to culture and affects

people's experiences and available opportunities. It may be in the form of skills and credentials, the right manners to behave appropriately to fit into positions of better economic advantage, though it is not necessarily (directly) concerned with monetary gain.

The various forms of capital are connected to the ability to exercise power. Any form of capital makes it possible for members to do things of value. For example, economic capital makes it possible for a person to create a business and employ certain people. In the same vein, cultural capital enables a person to get skills and job-related credentials and the attendant mannerisms vital for carrying out the job successfully. Social capital determines those seen as insiders and those seen as 'not belonging' and denotes class inclusion/exclusion.

In Bourdieu's (1986) view, past capital accumulation has a bearing on the present in that a person who accumulated more capital in the past is likely to have more opportunities open to him or her. This, therefore, implies that those with more capital will have more opportunities while those not so fortunate enough to acquire such capital will have no access to resources. In this case, there is a reproduction of inequality as it seems apparent that it is those with something to offer who have access to capital including social capital. It implies that mostly the educated and the rich will have access to capital as they have something to offer vis-à-vis those with nothing to offer who are condemned to impoverished networks.

2.3.3.2. Bourdieu's notion of social capital creation and maintenance

Bourdieu (1986) pays attention to ways through which social capital is created and maintained by the individual continuously. He emphasizes that the relationship once created should be stabilized and he argues that not all people always have the capacity to take advantageous actions. He argues that to maintain social capital, there must be persistent and continued efforts at institutionalization. According to Bourdieu (1986), for one to be accepted as a bona fide member, he or she must undergo what he calls the 'rites of institution' so that group solidarity is instituted and maintained. Rites of institution, therefore, are deemed to signify crucial milestones necessary for the creation of ongoing relations guaranteeing material and symbolic benefits. The network of relationships is thus a consequence of persistent, deliberate, and unconscious investments whose aim would be the production and reproduction of social relationships useful to members in the short to long term. This implies the creation of durable, long term relationships where members subjectively feel for each other, respect one another,

and create obligations towards each other. This sense of belonging provides institutional rights and guarantees to members exclusively and the social capital becomes a private good produced to be used to members' advantage.

Bourdieu (1986) posits that social capital is related to an agent's membership of a group in which the member is supported by collective resources. The group has the potential to marshal resources in support of a member in need or against an errant member who violates group values and norms. Group membership gives members access to credit in various forms when and as needed. The relationships are undergirded by some material and symbolic exchange which ensures their continuity. According to Bourdieu (1986), these relationships only exist in the practical state in material and symbolic exchanges which assist to maintain them- for example always attending each other's birthdays (and other occasions) and giving certain gifts on such occasions. In Bourdieu's (1986) view, relationships are socially instituted by the adoption of a common name for the group (for example, family, tribe, clan, and so on). Bourdieu argues that there are other acts of institution whose role is to reinforce the membership of those involved in the group. These are done and reinforced via mutual exchange. Continuous material and symbolic exchange serve as a way of reinforcing belonging and attachment to the group (to the exclusion of non-members).

Bourdieu (1986) posits that the exchanged gifts are transformed into symbols of recognition since there is a mutual exchange of gifts. There is also mutual recognition and consequently, group membership is recognized and reproduced. Though there is an element of reciprocity in the gift exchange, an element of love and generosity is engendered as recipients are 'grateful' to receive from their benefactors. Because of this inherent emotional element, a feeling of solidarity or belongingness is instituted and strengthened. Rites of institution involve the performance of special rituals which are specific as 'rites of passage' so that members can be accepted as such, but unlike rites of passage which are 'once off' rites of institution are persistent and sustained. A person who cannot perform the rites (because of lack of resources, such as temporal, pecuniary, or material resources) will not be able to become a member. Rituals are those activities, processes, procedures, and practices members should engage in to be accepted as members. These rituals take a sacred dimension so that those who cannot undertake them are perceived as not being in good standing to become members of the group. Secondly, besides rituals, members engage in gift exchange where there is an emotional element. In the same manner, this exchange also delimits the boundary beyond which the

exchange cannot happen. In the group, each member has the powers of a custodian safeguarding interests of the group by making sure that new members conform to established values and this defines strict criteria for new member entry.

Bourdieu (1986) argues that the entry of each new member poses a potential risk to the network because such entry has the potential to endanger group values by altering, challenging, or adulterating the identity, values, and boundaries of the group. Bourdieu argues that even in groups where extreme crises of losing control of monopoly of governing exchange have occurred (e.g. in marriage due to urbanisation), the group still tries to exert its traditional control by instituting legitimate exchange by the organization of periodic occasions (e.g. rituals, club meetings, cultural festivals, and ceremonies) where legitimate exchange is extolled and 'illegitimate exchange' is vilified and castigated.

According to Bourdieu (1986:51);

the reproduction of social capital presupposes an unceasing effort of sociability, a continuous series of exchanges in which recognition is endlessly affirmed and reaffirmed.

All this implies that members invest their own time and effort, and in consequence, directly or indirectly their economic capital. All these are not at all beneficial to the member if he or she lacks specific competencies such as the understanding of the nature of the relationship s/he has with other members and skills of using these relationships properly. These competences are vital prerequisites inextricably connected to the accumulation of social capital. The social capital accruing to a relationship is so fundamental that a person endowed with capital (economic, symbolic) (for example a famous family name) can transform circumstantial relationships into long-lasting connections. They will be quite well-known maybe because of the social capital already built by a family predecessor. The incorporation of such members can add a lot of social capital to the group.

According to Gelderblom (2015), the other aspect of group social capital maintenance is Bourdieu's element of 'mutual recognition'. Gift and symbolic exchange personify this mutuality. To get enough respectability to enjoy group membership and resources, one must be very consistent and respectable in terms of honouring exchanges with all members of the

group – e.g. attending weddings of group members' offspring and giving gifts at the same occasions, attending anniversaries, and giving gifts. However, the catch noted by Bourdieu (1986) but not noted in the communitarian theory of social capital is the fact that participating in rituals and gift giving requires resources (for example demand for certain attire at meetings, funeral gatherings and/or weddings and so on). In simple terms, an individual should have a gift to give when called upon or must present him- or herself in an appropriate manner (symbolic capital).

A fellow member may ask for help and an individual may not reciprocate, not because s/he is unwilling, but because s/he does not have the resources to do so. This affects the credentials of the member as a fellow member in the gift exchange chain. This element brings out a vital point. This is the implication that the poor are not always able to get social capital because they have no capacity to offer gifts or participate in rituals. This means that they exclude themselves by their non-participation because of their lack of any viable resources to offer. It therefore axiomatic that those endowed with more resources will get richer while those without get poorer. Those with resources to exchange will be supported, while those with less or no resources will be exploited. The result will be that those with more agency will be able to exploit those with less as it also creates client-patron relationships which perpetuate the vicious cycle of poverty.

Bourdieu (1986) argues that each group must have its own rules and regulations governing and institutionalizing the delegation of authority of members to represent the group with its vital social capital which is the basis of the group's very existence. If a member deviates and abuses group power, custodians delegated by the group can act to punish or even expel the errant member.

To avoid internal competition for the monopoly of legitimately representing the group (and thus threaten the accumulated social capital) there must be institutionalized rules which prevent a person from claiming to be a member and members from purporting to be acting on the group's behalf (for example as spokesperson or plenipotentiary). If unchecked, this may put the group's painstakingly gathered social capital at risk. Members mandated by the group can exercise power to act on behalf of the group and sometimes against group members.

In Bourdieu's (1986) view, capitals have an element of being fungible. This means that one form of capital can be converted by an individual into another form of capital, for example, economic capital can be transformed into social capital. This view is succinctly echoed by Portes (1998:2) when he argues that;

(The) potential fungibility of diverse sources of capital reduces the distance between the sociological and economic perspectives and simultaneously engages the attention of policymakers seeking less costly, non-economic solutions to social problems.

According to Bourdieu (1986), different types of capital can be derived from economic capital, but they must undergo massive transformation to produce the type of power in the relevant field. Some goods and services can be obtained by direct and immediate exchange of economic capital, but others are only obtainable via social capital, which implies nurturing of obligations and no need for instant exchange. This is because the time lag, which is a differentiating factor, is an indispensable part of the transmutation of the payment into a debt which has the consequence of creating a lasting obligation. It also creates feelings of gratitude, which may be reciprocated, leading to long term relationship where the benefactor may seek some favour from the grateful beneficiary when needed. Time (and the attendant good faith/or bad faith) mediated relationships may thus be perceived as positively or negatively affecting economic action in the medium to long term. An example is when a supplier gives some customers preferential treatment even if they do not pay immediately side-lining others with the capacity to pay promptly but are not part of the network.

Bourdieu (1986:54) concludes that economic capital is the basis of all the other capitals which must be viewed as disguised forms of economic capital because the goal of these capitals is economic exchange though they may not be immediately reducible to it. With effort and time, a purely economic exchange can be transformed into a social exchange, for example, time taken to personalize a gift. This seemingly insignificant 'time-wasting' effort has the effect that the recipient of the gift may feel obliged to return the favour given him/her, thus setting a platform for a long-lasting social relationship based more on reverence and emotions than on money as an end in itself. By the same token, the value of cultural capital is measured by the amount of time spent to acquire a useful qualification and the completion of the qualification is itself based on the availability of economic advantage (and those without such economic means may fail to acquire such cultural capital leading to inequality and social class formation). Cultural

capital can be mediated by social capital to enable an individual to get a job. Thus, a person who possesses one kind of capital can easily access another kind of capital.

2.3.4. Lin's postulate of social capital

Lin (2004) argues that tautological conceptualizations that define social capital by its causes and its effects, especially in the works of Coleman, Fukuyama, and Putnam, should be avoided. However, like Putnam and Coleman, Lin (2004) concurs that social capital resides in social relations (social networks). However, Lin (1999a) rejects the idea of claiming that social networks themselves are social capital but argues that networks are important in enhancing social capital. It is Lin's view that for social capital to be fully conceptualized its utilities or benefits should be clearly outlined. Lin (2004:3) posits that "... individual actors and their social relations form the basis of social capital with micro-consequences for the individuals as well as macro-consequences for the collectivity."

In separating the definition of social capital from its causes and consequences Lin (2004:3) bluntly defines social capital as "social resources embedded in social networks." Lin (1999) defines resources as goods that are valued in society. Lin defines values as societal normative judgments placed on the resources (goods) by society. He argues that these values are evident in the forms of power, status, and wealth for those who possess and have access to them. Lin (1999a) elaborates that social capital (embedded social resources) are only accessible to the agent through his or her direct and indirect enduring ties or social relations (Lin, 1999a; Lin, 2004). Lin (1999) argues that direct ties may be a person's friend and indirect ties may be the friend's friends. The individual can use these connections to achieve his/her objective, but the resources remain the property of the friend and his or her friends.

In concurrence with Bourdieu (1986), Lin (2004) argues that to determine the variations of social capital (resources) among agents in a context, there must be parameters of measurement of both quantity and quality of these resources (social capital). In line with that Lin endorses Bourdieu's (1986) notion of social capital being "a sum of resources, actual (i.e. mobilized) or virtual (e.g. perceived or accessed) embedded in enduring networks." Lin argues that the term "sum" in Bourdieu's definition points to the view that the social capital of agents can be quantified or added up and compared to that of other agents. Considering that these measurements make comparisons of actors possible, Lin (2004:4) refined his conceptualization

to – “Social capital is the extent and the diversity of resources embedded in one’s social networks.”

This means that some agents would have more, or less diverse social resources embedded in their respective social networks. Lin (1999) however, is cautious to point out that more diverse resources are not necessarily better than less diverse resources. He argues that this just shows that there is a continuum from extremely diverse (less dense) resources to extremely dense social resources embedded in networks. In his (2004) definition Lin sees the “social” as implied in “embeddedness” which implies immersion in social networks while resources represent the “capital” - something accumulated before that can be used to enhance an agent’s life chances. In Lin’s (2004) view the relationship between social capital and social networks should be propositional meaning that certain types of social networks should be expected to yield certain types of resources in terms of both quantity and quality.

According to Lin (2004), the differences in social networks that have the effect of increasing or decreasing the diversity of embedded resources has consistently been density or closure versus openness or expansiveness of social networks. Dense (or homophilous) social networks emphasize the need for closeness, reciprocity norms, shared values and interests, high interaction, high social control, and sentimentality. The need for member identity with the group, safety and belonging are high in dense networks. Strong similar characteristics would mean members are linked to homogeneous embedded resources and therefore less diversity – but greater internal cohesion.

In contrast, less dense or expansive networks are associated with heterogeneous (dissimilar) embedded resources. This concurs with Granovetter’s (1973) view that less dense networks (which he calls “weaker ties”) have the effect of creating bridges linking an individual to other social networks apart from the one he or she belongs to. The argument is that less dense networks (weaker ties) are associated with access to new information, not in an individual’s original social circles. Lin is also in concurrence with Burt (2000) who argues that some members who act as bridges help groups to reach wider out and bring in more and often better resources to the network. These may be termed boundary spanners who can communicate or interact with outsiders in ways that benefit the group. Therefore, the density of social networks can be viewed as being positively associated with less diversity of embedded resources and less dense social networks are linked to more diverse embedded resources.

Different actors at different times may view one or the other type of social capital as inherently better than the other, hence Lin's (2004) treatment of them as two parallel theoretical constructs with equal validity. This agrees with Coleman's earlier argument that the value of social capital (dense or less dense) depends on the application and needs of a certain agent at a particular time.

Lin (1999b) also refers to the importance of an individual's original position in the social hierarchy, e.g. parental resources (strength of position). Lin (1999b) points out that those on top of the societal hierarchy have a greater share of consensually agreed valued resources like power, status and wealth and have access to those below in the hierarchy. Therefore, if an individual is positioned close to the top s/he can have access to more resources. This is because those at the top have influence over most of those below and can request them to assist an individual. Those with closer ties to those higher in the hierarchy could reach vertically upwards resulting in better resources. Therefore, Lin (1999a.b) acknowledges inequality (like Bourdieu, 1986) among the agents since some are closer to the top of the hierarchy while others are closer to the bottom and thus have less and low-quality social capital. Thus, to Lin (1999a) social capital can be empowering in that it enhances the chances of achieving expected returns such as preferential treatment in ordering goods for resale and it can also be disempowering if an agent is on the periphery or has access to connections with low quality social resources. Again, this echoes Bourdieu's theoretical postulate that sees social capital as both advantageous for certain people and problematic for others.

Lin (2004) argues that there are different returns to be expected from the two types of social capital (dense and less dense). Lin (2004) argues that less dense networks with more diverse embedded resources provide an instrumental competitive advantage in the marketplace. The advantages include necessitating movement of more novel information, giving members more influence, greater control, and benefits from wider network connections.

For those in favour of the dense or closed networks with less embedded social resources, the benefits are in having solidarity as a group and provision of benefits associated with group belonging such as support, help for members, reciprocation of exchange actions, trust. For dense social networks, the returns are more expressive and mostly guaranteed. To sum up: Lin (2000) sees social capital as the "investment and use of embedded resources in social relations for expected returns."

In conclusion, all the authors discussed agree that social capital resides in networks and give advantage to those that have access to them. However, for this thesis, the definitions by Bourdieu (19686) and Lin (1999a) are adopted. The reasons for adopting the theoretical views of Bourdieu and Lin are two-fold. Firstly, Bourdieu and Lin clearly define social capital separating it from its context (defining it as resources found in networks that give the agent advantage) and its impact unlike the tautological definitions of communitarian theorists such as Putnam and Coleman who define social capital as ‘networks’. Secondly, unlike the communitarian theorists who give the impression that social capital is a public good available to all in society Bourdieu (1986) and Lin (1999a) view social capital as a resource acquired by individuals to gain advantages over others in life and thus creating interfaces for conflict and inequality. Cognisance is taken of Gelderblom’s (2015) caution that it is erroneous for policy makers to see social capital as a public good when in fact it is only possessed by some individuals who used it for their own personal advantage to achieve their own goals.

2.4. Implications for the study

From the foregoing theoretical discourse, I conceptualize social capital as being concerned with an individual gaining access to scarce resources because of belonging to durable social networks. I further argue that the theoretical construct provides a lens through which the role of social capital in enhancing (or disabling) Zimbabwean small-scale women entrepreneurs can be studied. The intention is to answer the main research question which aims to investigate the significance of social capital in determining the success or failure of women’s businesses in Zimbabwe. This theoretical approach is seen as useful in that regard.

2.5. Types of social capital

2.5.1. Heterophily versus homophily

Social capital can be viewed from the perspective of homophily (bonding) and/or heterophily (bridging). The works of Burt (2000), Lin (2004), Coleman and Fukuyama (2000) shall be used as key points of reference. Having bonding, linking, or bridging social capital has a direct impact on the quality and quantity of social capital possessed by an individual. Burt (2000) concurs with Lin when he argues that individuals who reach out to other networks enrich the

resources (especially novel information) of their original networks by bridging or spanning structural holes.

2.5.2. Bonding social capital

The first type of social capital is bonding. Bonding social capital or homophily refers to in-group cohesion or unity where members form a closed group. Putnam and Goss (2002) define bonding social capital as that kind of social capital that brings together people who are like one another in important respects whereas bridging social capital brings together people who are unlike one another (Brettel *et al*, 2005:854). The basis of group formation may be family membership, religious affiliation, similar circumstances, or any other cohesive factors. Group members are strongly identified by their being insiders and ‘others’ are identified as being outsiders.

The exclusion of non-members is vital for the survival of highly cohesive groups; the ‘us’ versus ‘them’ principle. The illusion of ‘threats’ from other groups strengthens group cohesion. This trend is common among minority group members who may feel threatened by the ruling majority. The group would emphasize support only for members of the group versus ‘foreigners’ or ‘outsiders.’ In Coleman’s (1988) discourse, the social group tends to have norms and values which become part of the group’s daily conduct by shaping and constraining social action. It defines what is and is not allowed and marks the boundary as to who is an insider or ‘outsider’ to the group. This exclusivity tends to strengthen group bonds to the extent that groups may become impervious to the outside (novel) information and resources. The argument for this strong network is that there is a faster diffusion of information and innovations, though these may be redundant (Burt, 2000). According to Coleman (1988), the closure principle is vital for network effectiveness as reciprocity will be assured to an extent. Of the closure principle, Coleman says the principle ensures that at any given time there must be enough social cohesion among network members to ensure that members fully abide by the norms and obligations of the groups (Coleman, 1988).

There are several merits of strong group cohesion or homophily. The first merit of having a closed group is that there is greater social control of members because of the closeness of group members. In the view of Narayan and Cassidy (2001), the critical inherent social control has value in that it removes the element of formalities that tend to slow-down business. The element

of closure tends to curb deviant behaviours such as free riding by network members who may want to use network resources without making meaningful contributions towards the acquisition of those resources. In bonded groups, such deviant tendencies are easily detected, and the institution of sanctions is very swift upon any perpetrators. This action may lead to loss of reputation by the offender and it acts as a deterrent and vicarious punishment for likely defaulters (Ahuja, Andt, Biglow, Epstein and Greenberg, 2000; Kuada, 2009). The strength of relations assures the members that others will consistently meet their obligations. The high degree of trust that pervades such networks lowers or eliminates transaction costs as there is no need for financial commitment or material guarantees as in the regular marketplace (Kuada, 2009).

Those who do not adhere to the informal rules are forced to conform by threats of informal sanctions that do not have formal legalistic connotations but are effectively exclusionary. Those who exceptionally conform are rewarded in informal ways and other members will know about their good deed (Burt, 2000; Kuada, 2009). The second advantage of the strong group is that there is greater and easier access to certain opportunities for group members. The third reason for supporting strong cohesive groups is that they lead to the strengthening of group values and norms (Den Butter *et al.*, 2007). Bonding also has the effect of reducing the information asymmetry between members of the group.

Excessive bonding has, however, been accused of redundancy of information. The network will continuously circulate or recycle the same old information which will not add value to the group's resources. Because cohesive networks tend to exclude 'outsiders' ostensibly to safeguard the group's resources, no innovative information can come to the group. This shows how insularity can backfire as members shut themselves out from resources which potential outside connections may possess. The members of homogeneous groups are excluded from the diffusion of new ideas and innovations. Besides lacking creativity, the group wastes energy on efforts to 'exclude' outsiders to 'protect' themselves – an expensive paradox. Closed networks lack potency. Schuller (2000:2) even observes that;

Strong ties can be dysfunctional, excluding information and reducing the capacity for innovation. This insularity leads to a serious lack of new ideas and creativity.

2.5.3. Bridging social capital

The second type of social capital is called bridging (Granovetter, 1973). These are networks where group members are linked to other networks and these ties bring resources to the linked groups with less constraint compared to closed groups. Loose networks can have greater advantages than closed networks in certain circumstances such as when an individual wants to expand her business and needs larger amounts of capital or technical skills not possessed by the in-group. When one possesses this kind of loose network and can exploit them, it is also referred to as heterophily and is also referred to as spanning structural holes (Burt, 2000). Such loose networks are likely to give members access to diverse resources belonging to other networks.

Dissimilarity or heterogeneity is a vital aspect of bridging social networks (Granovetter, 1973). By reaching out to external groups and accepting new members from other networks, members of open networks can access greater quality and quantities of resources such as new information which adds value to the resources of the network. In Burt's (2000) view, weak networks tend to facilitate 'brokerage opportunities between groups.' Burt further asserts that some enterprising members of the groups tend to reach out to outside groups bringing in more resources, especially novel information, and innovations. The use of such brokers or boundary spanners or information entrepreneurs is critical for creativity. Burt (2000) also refers to them as 'bridges' which create useful links for collecting and disseminating information and ideas. The more the network is endowed with enterprising members straddling structural holes, the richer it is in non-redundant information. However, as already alluded to in the previous section, closed networks, on the contrary become more and more impoverished over time. The leverage of open networks in the marketplace is greatly enhanced vis-à-vis that of closed networks. This view is supported by Granovetter's (1973) conception of 'weak ties' which enable access to less redundant information embedded in wider networks.

2.5.4. Linking social capital

The third type of social capital, called linking social capital, is a type of social capital whereby an individual has connections with people in powerful positions and hence gains access to resources those people can offer (Tundui and Tundui, 2013). Several examples can be given especially in the field of entrepreneurship. A woman entrepreneur may have connections at the registration offices who can help her register her business especially in situations where it is

too bureaucratic, slow, or difficult to do so. Another example is a situation whereby the individual has a connection with a prominent politician who can give advantage to her business. Political patronage is common in Africa and Asia and is directly associated with corruption if it goes too far. Other forms of linking social capital can be links to experienced businesspeople with influence or professionals such as accountants and lawyers (Chea, 2008). The last example which may apply to women entrepreneurs may be some connection with people in banks or lending organizations such as SEDCO or organizations which offer training in business. Such linkages may give leverage to the business which other businesses without such linkages may not possess. Linking provides diverse or non-redundant resources and is associated with weak ties that do not have emotional overtones compared to bonding social capital.

Now that the types of social capital have been highlighted and explained, the next section presents the sources of social capital of which the major ones are instrumental and consummatory sources.

2.6. Sources of social capital

In the creation of social networks and the subsequent generation of social capital, benefactors may be directed by certain motivations. Because of this, there is a need to find theoretical positions to explain the motivations for providing social capital. The understanding of these motivations helps to explain the way social capital is generated and used by women in business in Zimbabwe. The sources of social capital can be put into two main categories. These categories are instrumental and consummatory social capital (Portes, 1998). Instrumental social capital can further be sub-divided into reciprocal exchange and enforceable trust. By the same token consummatory social capital can be divided into two sub-categories. These subcategories are value introjection and bounded solidarity (Portes, 1998). See figure 1 below.

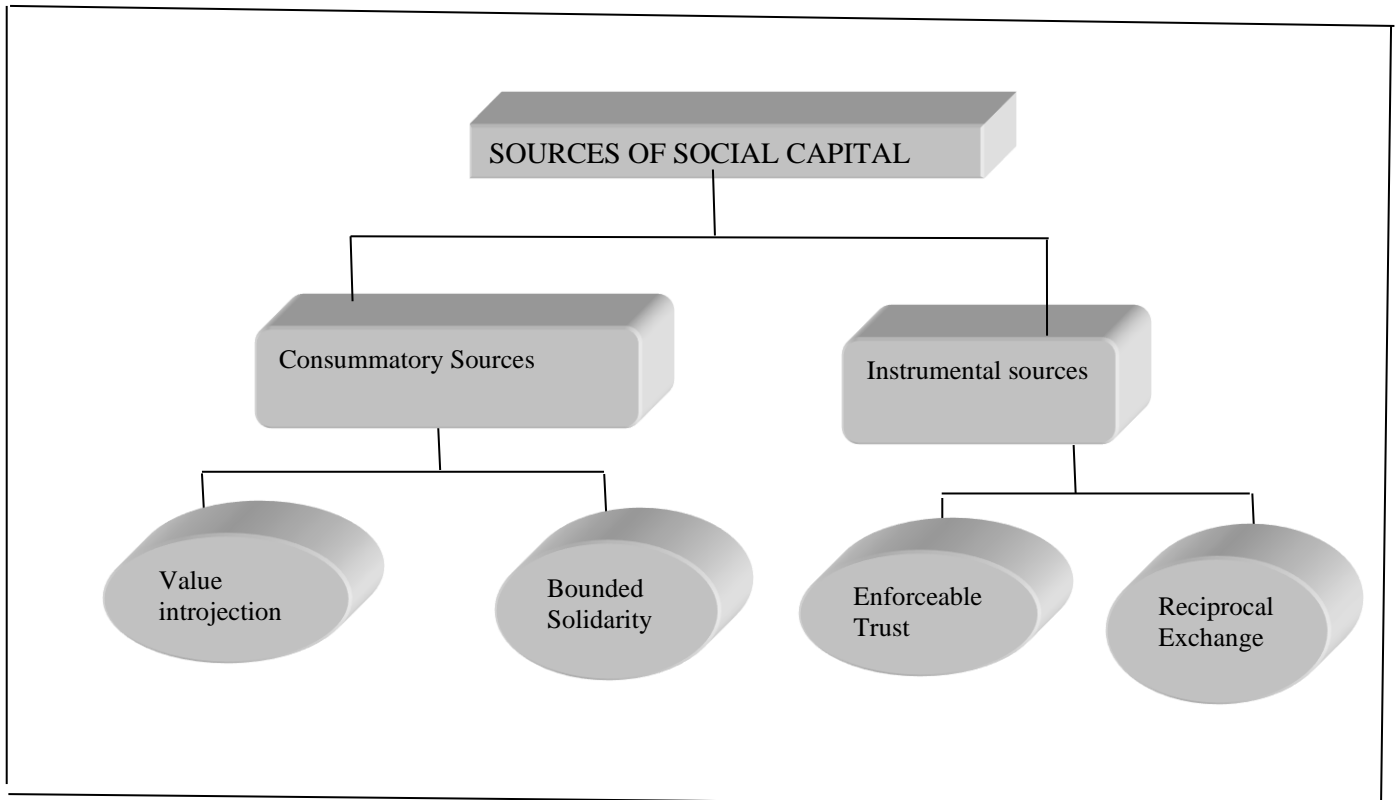


Figure 2. 1: Sources of social capital (Adapted from Portes 1998)

Below are the detailed explanations of the sub-categories.

2.6.1. Instrumental sources

According to the concept of instrumental social capital, individuals can help others for utilitarian or instrumental reasons. Some benefactors enact good deeds with an expectation of receiving something in return so that should they require a favour in the future they will not be denied. Under instrumental sources, there is reciprocal exchange and enforceable trust. Of the two instrumental sources of social capital, reciprocal exchange shall be explained first. Reciprocal exchange refers to the creation of obligations by assisting someone or a group of people with the expectation to be paid at a later unspecified time.

Members of the network understand it as a norm that should the benefactor request something it would be highly improper to deny him or her what he or she asks, especially when the benefactor has previously been generous to the beneficiary (Portes, 1998:7). The repayment would not be like a purely market exchange where the form of repayment is explicitly specified. Re-payment in the future can be in any form and at any future time. What is considered of

consequence is whether the benefactor feels satisfied by the repayment rendered by the erstwhile beneficiary. It should also be noted that there is no 'final repayment', but the exchange is one of some continuous reciprocal expectations. In other words, the door would be open for further exchange between the beneficiary and the benefactor. For example, if an aspiring Member of Parliament donates something in cash or in-kind to women entrepreneurs in a certain constituency, s/he expects their vote, and they, in turn, will expect favours after voting and the cycle continues. Not voting for the aspiring Member of Parliament who would have been so generous would be taken as a sign of ingratitude. In this case, the beneficiary is known directly and will be responsible for 'repaying' the debt himself or herself.

The donor should not behave as if he or she is demanding repayment since this direct demand would negatively affect his reputation and close the door for further expectations. The temporal element is also important in the case of an ongoing reciprocal exchange. The lapse of time has the effect of not making it into a direct exchange process which would effectively eliminate any prospects of the continuity of the relationship. He may call upon his invested or embedded resources at any time depending on what he or she might need then. An example is when a woman agrees to take care of another's children, as she goes about doing her business (e.g. going to South Africa to order goods for resale). If the woman comes to borrow money or ask any other favour later the woman who benefited before feels obliged to assist her colleague because she feels indebted. In this case, agreeing to lend the money would be connected to the services previously rendered. Refusal to reciprocate a previous good deed done to oneself by close ones will not reflect well on the beneficiary and others will act to remind him or her that he or she is selfish. This will be because of the failure to appreciate a good deed previously done. Non-conformity leads to sanctions such as stigmatization and ostracization by other network members. In reciprocal exchange, the donor intends to build an investment so that at any given time of need s/he will call upon his or her investments and will most likely not be denied assistance.

The second instrumental source of social capital is enforceable trust (Portes, 1998). In this type of reciprocal exchange, the repayment may not be directly connected to the actual individual beneficiary, but to the community in which the beneficiary resides. Some well to do people may do good things for their communities like providing scholarships for disadvantaged or excelling students or providing library books to a community library expecting to be conferred honours by the community to whose children the favours were directed. In this case, the

benefactor needs not to be acquainted directly with the actual individual beneficiary. A clear explanation of enforceable trust is given by Portes (1998:8) as follows:

As in the case of reciprocity exchange, the motivation of donors of socially mediated gifts is instrumental but, in this case, the expectation of repayment is not based on knowledge of the recipient, but on the insertion of both actors in a common social structure.

If a donor decides to provide scholarships for young students from his kinship group, it would not be the young students who directly benefitted from the donation who are obliged to repay the donor, but the whole community whose children benefitted. This is based on the view that such exceptional conduct by an individual should be rewarded to encourage even more altruistic behaviour from other community members. Therefore, once the donor presents his or her donation, the community will be effectively in a debt to confer such honours to such an individual in return for the deed well done. According to Portes (1998), such people help others because of their insertion in the same social structure or community as the recipients and the community will feel obliged to confer honours on them for what they have done. In this case, both the donor and the recipient benefit from the transaction.

2.6.2. Consummatory sources of social capital

There are two sources of consummatory social capital namely, value introjection and bounded solidarity. Portes (1998) and Portes and Landolt (2000) are the main points of reference for explaining these postulates. The concept of value introjection represents over-socialised human beings who do good for its own sake, not expecting anything in return for the good deeds rendered. Their conduct is neither instrumental nor utilitarian. Such people view altruistic behaviour as a norm that should be upheld in all conduct by all people in a community or in society. Such people may have internalised important social values from their early life stages through socialization. Returns come to the communities in which these people live when others imitate their behaviour – something which makes the community a pleasant place to live in.

Good examples of such people are those who never take what does not belong to them, or those who always obey the law and who feel that the welfare of the society's children is the responsibility of all adults in that community – even those without children of their own. They

feel that all children belong to the community. They view all children, as “our children”. Such people may offer help just because they feel that someone must help. For example, if a young woman has demonstrated the ability to pursue a certain small business but is lacking training and funds, an elderly woman or man may take it upon himself or herself to provide mentorship or start-up capital - or both (as if they were their daughter). Others might emulate this behaviour and most young people would get free mentorship and start-up capital to pursue their endeavours.

The second consummatory source of social capital is bounded solidarity (Portes 1998). Bounded solidarity as a concept is connected to Marx and Engels’s argument on class consciousness that insists that groups in a common usually disadvantaged situation support each other’s endeavours and see each other as oppressed or endangered by the majority group. The key to this concept is the maintenance of group cohesion and the interests of the group’s survival. Actions that are taken by the benefactor target members of the group only on the grounds of their group identity to the clear exclusion of members identified as belonging to ‘other’ groups. An example would be when a wealthy member of a group that sees itself as a minority group (like a member of the Venda ethnic group in South Africa) might feel the urge to provide a donation to support young Venda women to start their small businesses. The aim will be not only to empower Venda women but also to do so relative to other perceived majority groups in South Africa. The aim would be to challenge the mainstream perceived majority which they see as excluding them from certain privileges politically, economically or socially.

The benefactor’s generosity would be motivated by the desire to promote the group’s ideological orientation against the perceived majority ideological apparatus. Benefactors, in this case, are not expected to be repaid in cash or kind, but they would expect the beneficiaries to display utmost loyalty to the ideology of their ethnic grouping and support it with unequivocal fervour. This kind of payback is directly connected to the need for group survival relative to perceived threats from the mainstream majority in society. It, therefore, becomes an important obsession for benefactors to emphasize that people identified as ‘other’ should be excluded from benefitting in any way. The next section explores the darker side of social capital.

2.7. The demerits of social capital – a theoretical perspective

While the utility of social capital as a concept in economic sociology has been recognized and applauded, it would be a fallacy to view all aspects of social capital as positive. This issue was highlighted and explained in this section to inform the researcher on the need to look out for the negative side associated with social capital among Zimbabwean women entrepreneurs. Several authors have discussed the darker or ‘negative’ side of social capital (Fukuyama, 2000; Siisiainen, 2000; Lester, Maheshwari, and McLain, 2013; Hadnes, Vollan, and Kosfeld, 2013; Edelman, Bresnen, Newel, Scarborough, and Swan 2002). Lin (2000:786) argued that for better application of the concept of social capital, “a cohesive and systematic approach to understanding and appreciating the positive and negative effects of social capital is needed.” Various views on the darker side of social capital are presented in this section. Later in the section, Gelderblom’s (2015) critique of the blind adoption of the social capital concept is given advising on how policymakers should treat the adoption of social capital with caution.

Narayan and Cassidy (2001) point out that the consequences of social capital can be both beneficial and pathological thus making clear that social capital has a downside. This aspect is corroborated by Dasgupta (2009:3) who gave the following view about the utility of social capital:

... when suitably directed, social capital can build and sustain trust; but if it is misdirected or if it operates in the wrong sphere it can hamper economic development and even cause economies to regress.

This view implied that social capital can be problematic, and this provided an informative lens with which to look at Zimbabwean women and the utility of their social capital looking at both the positive and negative sides. There are some unsavoury aspects identified with social capital which can cause problems to other people in the community. There are certain groups that exhibit vast amounts of social bonding but whose agenda and activities deviate from societal norms in such a way that they present a clear danger to other members of society at large. Examples given are the Italian Mafia and the racist Ku Klux Klan (KKK) (Siisiainen, 2000; Fukuyama, 2000). These groups show great group cohesion which they use to further anti-social behaviour. These examples exhibit ways in which social capital may be abused by unscrupulous powerful elements in society. Thus, certain cases of bonding may extol behaviour

which amounts to segregation, corruption, criminality, discrimination, and even extreme violence. The problem is that since social capital is based on the exclusive enhancement of certain group members' economic action, it is only perceived positively (by members involved and benefitting) neglecting its negative aspects of discrimination and deliberate exclusion of certain targeted groups or/and individuals in wider society. This aspect had to be explored to find out whether or not it was prevalent among the Zimbabwean women entrepreneurs in Harare.

Four negative consequences of social capital have been identified and are here explained from the perspective of Portes (1998). The negative aspects of social capital are given as downward levelling norms, excessive demands on group members, stifling of individual freedom and the tendency to deliberately exclude other people.

Downward levelling norms is the tendency for network members to discourage any attempt by members to achieve more than what group norms dictate (Portes 1998). A group may thus tend to view any attempt at upward mobility exhibited by some group members as an unsavoury attempt to be like the 'other' group which the group has targeted for exclusion. Examples of such problems may include an attempt by a young woman to grow her business beyond a certain level or attempt to obtain superior education or training over and above what the group recommends. Such members will be perceived as sell-outs trying to ape the perceived 'enemy' or 'oppressor' and so on. This forces the network members to remain in businesses that have low growth potential. Such people tend to be channelled towards the business types approved by the group and they will not be able to explore other types of business with growth potential. Some will stick to lower operational standards because of the fear of being ostracised and stigmatised as 'quislings' by fellow group members. Group members may refrain from reaching higher levels of achievement because their erstwhile benefactors may perceive them as exhibiting ingratitude or even defiance. This inhibits success and makes sure that beneficiaries go only as far as their mentors dictate or even below the highest expectations of their mentors.

The second problem of social capital is the tendency for groups to favour only their perceived members to the exclusion of others. Exclusion of 'them' and inclusion of 'us' becomes a serious obsession to the extent that certain groups tend to dominate certain types of business or certain occupational categories. Portes (1998) gives an example of how Polish and Italian

Americans tend to dominate jobs in the New York Fire Department. The problem with this may be that it can create an 'illusion' as group members continue to be channelled to certain low-key economic activities under the guise of having an exclusive advantage over others in that domain. Thus, members may not have the opportunity to reach out and learn about new prospects available elsewhere as they are over-exposed only to in-group information. While strong social capital has the advantage of lowering coordination and information costs, the quality and quantity of information are often redundant (Den Butter, Masurel and Mosch, 2007). This impacts the quality of resources available to members of the highly cohesive group. Thus, inequality and poverty may be perpetuated, resulting in a stratified society with others shut out of any upward mobility.

The third problem of social capital is that some network members especially the poor and free riders may make unbearable demands on other network members. Hard-working members may be targeted by free riders who make excessive demands for what they feel belongs to them because of their network membership. They may expect to be helped to get resources like jobs or money, to be allowed to borrow at special rates without returning the favours they receive. When such members are not reciprocating and only free riding, this can stress the resources of the enterprising members of the network. A case in point is one study by Sharp and Spiegel (1985) where group members in Qwa in South Africa abandoned their group after free-riding colleagues made excessive demands on them. Kuada (2015:90) also referred to a tendency in African family relations where there is high economic dependency by many on the few that are perceived to have resources to help and that strains businesses.

The last negative aspect of social capital identified by Portes (1998) is the tendency for groups to inhibit personal freedoms. By their membership and benefit from the network, members can be subjected to excessive pressure to conform to the norms of the group regardless of how they feel. Anyone who attempts to move from group norms may be branded a sell-out or traitor and may risk serious negative sanctions from other group members. There can be serious negative psychological costs in doing things differently from the norms of the group. In this case, bonds, which Coleman (1988) vouched for as being good because of their cohesive effect, can become serious constraints on individual action. Close bonds can thus present serious limitations to individuals who may want to exploit novel opportunities or who want to do something differently from the norms prescribed by the group. How these theoretical negative aspects of

social capital influenced women's businesses in Harare needs to be explored, hence their presentation here.

2.8. Gelderblom's postulate of the power of macro-actors on micro-situations

The building and maintenance of social capital by micro-actors is not as easy as the rational action or cooperation theorists make it seem. According to Gelderblom's (2015) analysis of Mouzelis's theoretical framework, there are several ways through which macro-actors can negatively or positively influence micro-situations in their attempt to create and maintain social capital. First, they can cause either cooperation or conflict through the norms they can impose on micro-level situations. If they impose unfair norms of competition, they cause conflict, not only between themselves and the groups they do not favour, but also among the groups and their allies. The competition will increase especially when the government is experiencing budgetary problems and withdrawing subsidies thus intensifying the competition for scarce resources.

Secondly, Gelderblom (2015) points out that since macro-actors are the ones who create and impose norms, if they do so fairly and equitably there is trust between them and subordinate groups. However, if the macro-actors unfairly enforce norms, there will be distrust and lack of cooperation. Third, macro actors also affect the setting in which social capital develops. A case given by Gelderblom (2015) is when the macro actor, especially the government, displaces the poor or relocates them in line with development policies such as urban renewal or construction of public infrastructures such as roads and dams. Closer to home in Zimbabwe were the cases of operation Murambatsvina (Tibaijuka, 2005) and the Tokwe-Mukosi Dam construction (Tarisayi,). where such challenges were encountered. This results in solidarity bonds that have been built over time being disrupted resulting in loss of social capital.

Lastly, according to Gelderblom (2014), macro actors may use divide and rule tactics to get their political ends and set groups against each other to their advantage. The consequence may be that the excluded groups may gang-up with one another against the dominant one. It can, therefore, be seen that the choices of lower-level actors are not independent but influenced by the macro-level actors who may enable or constrain them. Micro-level groups relate differently with the macro-actors on a vertical level and, with other micro-actors on the horizontal level in

a continuum ranging from fully-fledged cooperation to fully-fledged conflict depending on the situation. When poor micro-level groups horizontally associate with each other, inequality is perpetuated because the associating groups still have limited resources and cannot help each other. This view is corroborated by Lin (2000) when he argued that homophily or similarity caused by a history of isolation and exclusion based on race, gender, religion, caste and so on from vital resources can escalate inequality.

2.9. The rationale for adopting Lin and Bourdieu's theoretical perspectives

Bourdieu (1986) and Lin's (1999) conflict theoretical constructs were adopted to guide this thesis over the communitarian theories of authors such as Putnam and Coleman for several reasons. Firstly, Lin (1999) and Bourdieu (1986) provide clear and non-tautological definitions of social capital, unlike the communitarian theorists (Coleman 1988) and Putnam (1995) who confuse social resources with social networks and trust – things necessary for social capital formation but not social capital itself. In contrast, both Lin and Bourdieu rightly define social capital as a resource while the communitarian theorists struggle to clarify that.

Secondly, the resource-based views of Lin (1999) and Bourdieu (1986) have the merit of making social capital measurable both in quantity and quality so that it becomes easier to tell whether an agent has more or less of it making it easier to see the comparative social capital advantages of agents.

Thirdly, by defining social capital as the property of individuals instead of communities, both Lin (1999) and Bourdieu (1986) make it possible to analyse individual agents to find out how they acquire and use social capital – something more realistic and less confusing than attempting to analyse communities as suggested by Coleman (1988) and Putnam's (1995) constructs. Moreover, the Zimbabwean women are operating businesses and therefore in a competitive arena and hence their need to do better than their colleagues in the quality of networks they possess. As a result, social capital is not generalized and individualized as pointed out by Lin and Bourdieu.

Lastly, the theoretical views put forward by Bourdieu (1986) and Lin (1999) make sense as they allude to the existence of conflict (rather than the harmony assumed by communitarian theorists) when they point out that individuals have access to different amounts and quality of

resources which creates social inequality. In summary, the clarity of the definitions of social capital by Bourdieu (1986) and Lin (1999) make it more researchable and therefore have more utility to this study than communitarian theories.

2.10. Implications for Zimbabwean women entrepreneurs

From the foregoing theoretical discourse, I conceptualize social capital is concerned with gaining access to scarce resources because of belonging to durable social networks of relations. I also point out that there are different kinds of social capital which result in agents having access to different quality and quantity of resources, with different results. I further argue that the theoretical construct provides a logical lens through which the role of social capital in enhancing (or disabling) Zimbabwean small-scale women entrepreneurs can be studied. The intention is to answer the main research question which aims to investigate the significance of social capital in determining the success or failure of women's businesses in Zimbabwe. This theoretical approach is seen as useful in that regard.

2.11. Summary

The chapter focused on the conceptualisation of the theory of social capital. Views from several different authors on the theory of social capital were outlined and explained. The conflict theories such as those of Bourdieu (1986) and, Lin (1999) were highlighted and explained. Cooperation or communitarian theories such as those of Coleman (1988), Putnam (1995), and Fukuyama (2000) were presented and briefly analysed. These various approaches were analysed to come up with a clearer and more acceptable definition of social capital for this research. The types of social capital available in the literature were highlighted. The chapter also included an explanation of the role of macro actors in influencing the social capital of micro-groups.

CHAPTER 3

THE NATURE OF WOMEN'S BUSINESSES AND A SURVEY OF ELEMENTS OF SOCIAL CAPITAL IN ENTREPRENEURSHIP

3.1. Introduction

In this chapter entrepreneurship as a key term in this study, is defined together with environmental and individual factors that affect women entrepreneurship and how they may impact women's social capital from the points of view of selected authors. The chapter lays down the context within which women's social capital could be clearly explained to better understand how it worked for women entrepreneurs in society in general and in Zimbabwe in particular. The chapter also focused on features believed to be peculiar to businesses mostly started and run by women, to fully understand the context in which women entrepreneurs obtain and use their social capital. It is important to note that research on women and entrepreneurship has mainly been in developed nations (Ahl, Gatewood, Brush, Greene, Carter and Hart, 2009; Davis, 2011; Browne, Moylan and Scaife, n.d.), followed by transitional economies (Tsyganova and Shirokova, 2010; Aidis, Welter, Friedrike, Smallbone and Isakova, 2007). There is less literature on developing nations and this study intends to add to the few available studies (Mwobobia, 2012; Muzvidziwa, 2006; Ojong, 2006; Mboko and Smith-Hunter, 2009; Halkias and Nwajiuba, 2009; Stevenson 1990; Miruka and Zonke, 2014). Thus, the researcher intends to contribute to the body of knowledge around women entrepreneurs and social capital within the context of Southern Africa. This chapter aimed to provide the context in which women' social capital occurs and is utilised and the advantages and shortcomings in the situation.

3.2. Definition of entrepreneurship

Despite the difficulty of defining entrepreneurship, several definitions are examined to operationalize the term for directing this research. An entrepreneur is defined by Greve and Salaf (2003:3) as "(o)ne who owns, launches, manages, and assumes the risks of an economic venture." Oreglu and Picak (2011:146) observe that entrepreneurship, "is the practice of starting new organizations or revitalizing mature organizations, particularly new businesses generally in response to identified opportunities." The definitions above emphasises starting a

new enterprise or growing an existing one. Entrepreneurs create jobs for themselves, and in most cases, for others who may otherwise remain unemployed. They may also increase productivity, especially in developing economies undergoing economic and political turmoil (Elenurm and Vaino, 2011). Carton, Hofer and Meeks's (1998:1) comprehensive definition of entrepreneurship is as follows:

Entrepreneurship is the pursuit of a discontinuous opportunity involving the creation of an organization (or sub-organization) with the expectation of value creation to the participants. The entrepreneur is the individual (or team) that identifies the opportunity, gathers the necessary resources, creates and is ultimately responsible for the performance of the organization. Therefore, entrepreneurship is how new organizations are formed with their resultant job and wealth creation.

This definition points to several critical issues. First, there is the pursuit of a discontinuous opportunity, which implies coming up with new methods, ideas or systems that challenge existing firms in the industry, disrupting them and rendering them obsolete, and eventually replacing them (Birkinshaw, Bessant and Delbridge, 2006). Second, is the identification of opportunity, which implies having the knowledge and capacity to identify opportunities, which in turn implies a certain level of experience and/or education. It (education) is considered critical because lack of it may lead to inefficiencies in opportunity identification. Third, is the need for resources, or the capacity to gather them, to start and operate the business. This may involve having prior employment or/and networks of resource mobilization. Fourth, there is the element of 'responsibility for performance' which involves the ability to plan and manage properly and implies the need for education and/or experience to undertake the task.

Lastly, 'value creation for the discussants' has implications for traditional (systemic) measures such as profitability, return on investment (ROI), growth, turnover and employment, among others. It also has implications for goal-oriented measures such as contribution to betterment of livelihoods and personal satisfaction. It should be noted that value varies according to motives for enterprise creation. This is because of the acknowledgement that women often have different motives for creating businesses from men and hence different measures of 'success' from their male counterparts (Ettl and Welter, 2012; Coleman and Robb, 2012).

Neergaard, Neilsen and Kjeldsen (2006: 91) give a simpler definition. They refer to entrepreneurship as the creation of a new business in the face of uncertainty to achieve a profit. Despite the initial comprehensive definitions (above), the definition given by Neergaard *et al.*, (2006) is more suitable for this research since most services provided by women are neither novel nor do they reflect new methods, ideas or systems that challenge existing firms in the industry, 'rendering them obsolete' as in the definition given by Carton *et al.*, (1998). This definition also reflects the definition by Greve and Salaf (2003) who simply define an entrepreneur as "...one who owns, launches, manages, and assumes the risks of an economic venture". Therefore, for this study a woman entrepreneur shall be viewed as any woman owning a small business, alone or with others, for self-employment or employing others and growing the business (Orhan 2005). Entrepreneurs are mostly known by their capability to launch a business, mobilize and combine resources, manage risks to create a business venture for some sort of gain. This last definition will suffice for this study especially as it highlights how aspects of social capital features which are central to this study in each aspect in this definition. This also considers that the definition subsumes the key aspects covered by the extant literature.

3.3. Macro environmental factors affecting women's business

Research has consistently shown the impact of structural and institutional factors on women's entrepreneurial agency and how women entrepreneurship is embedded in contexts the world over (Van der Zwan, Verheul and Thurik, 2012; Mar Fuentes-Fuentes, Cooper and Bojica, 2012; Ettl and Welter, 2012; Fairclough, 2012; Jamali, 2009; Feizpour and Jamali, 2009). This social (macro) context has a tremendous effect on the likely reliance by women on social capital and determines the type of social capital they can access depending on their location in the social structure in society in a particular time. Research shows that women usually develop businesses in traditionally female sectors (Gupta, Turban, Wasti and Sikdar, 2009; Diaz Garcia, 2012). The types of businesses pursued by female entrepreneurs are likely to determine the types of networks that the women have access to and as a result the women are channelled to certain kinds of business. Several cases can be used to demonstrate the prevalence of these trends.

Comparative studies of Turkish women in the UK and the Netherlands have demonstrated how the macro environment causes different entrepreneurial regimes among members of the same

population (Humbert and Essers, 2012). In the Netherlands, the image or perception of Turkish women as being Muslim fundamentalists due to their wearing of the veil has had the impact of making it harder for them to accept entrepreneurial assistance from Dutch institutions which might be willing to assist. However, in the UK, Turkish women are more tolerated and seen as fellow Europeans, while the women's veil is perceived positively as a sign of self-expression, culture, and free choice. This perception removes the stigma and gives the Turkish women entrepreneurs in the United Kingdom the freedom to explore business ideas and have access to institutional support. Besides the national policies, strong Turkish male-dominated cultural institutions place women in a subservient, reproductive, household position (Humbert and Essers, 2012).

Institutional factors are reported to cause lower self-efficacy for women in line with expected submissiveness (Diaz Garcia, 2012). There is a tendency for these factors to shape the nature and degree of success of women's businesses (Carter *et al.*, 2003, Brush, 2008). The situation in which women find themselves affects both the quantity and quality of their social networks and social capital they can access. Their networks would be more limited to household related connections since they cannot access wider networks that can be obtained from higher education institutions or the workplace vis-à-vis the men's wider connections. This would entail more reliance on bonding social capital. The same has been said for Zimbabwe (Chikombingo, Munyoro and Chimbari, 2017).

Another comparative study by Aidis, Welter, Smallbone and Isakova (2007) shows different institutional effects on women in Lithuania and Ukraine. Lithuania had a more business-friendly macro environment because of its commitment to rapid transition to free enterprise through privatization. Lithuania bolstered development institutions, but Ukraine was slow. In Ukraine, the men had wider social capital because of Soviet era connections that women did not have hence most women's businesses remained small (Aidis *et al.*, 2007). The fact that less women than men had university degrees had social capital implications as the women missed getting connections from university and also from better jobs connected with higher education. As a result, women's businesses in Ukraine remained smaller compared to those of their male counterparts.

Other studies argue that the availability of national welfare such as family support, childcare and health care can have a significant impact on women's entrepreneurship by providing 'free'

resources for women to pursue their entrepreneurial ventures (Fairclough, 2012; Ahl, 2011). In their studies Fairclough (2012) and Ahl (2011) compare the Swedish welfare system with that of the United States. In Sweden, the welfare system is very generous and universally available for all unemployed and includes free comprehensive health care, free disability allowances, childcare and unemployment benefits. This means that means that the Swedish women have more cash at their disposal and can be less risk averse, all of which mean that it is easier to start a venture to exploit opportunities. Women are supported by state institutions and female interests are paramount in Sweden. This indicates availability of macro-level social support. In contrast, the United States system is not that generous and the welfare a person gets depends on their contribution in prior employment (Ahl, 2011). Also, in the United States anybody who collects welfare is viewed as a failure, *inter alia* because the amounts disbursed are so low. The implication of this is that with social support on issues like childcare women can stay in business. This shows that social capital is important for women's businesses.

Zohir and Greene (2012) demonstrate how well-meaning government regulations to enhance the position of women can be resisted by firmly entrenched cultural institutions. The government of Bangladesh formulated a raft of women related initiatives such as collateral-free loans, but these did not help women, as culture still required women to get men's consent to apply for a loan and banks perceived women's loan applications as unviable and risky (Zohir and Greene 2012). This means that the women who could succeed in accessing the loans would be those with male connections who could stand for them to support their loan applications. This view is supported by Mupedziswa and Gumbo (2001) when they argued that some banks in Zimbabwe discriminated against women-owned businesses because of a low perception of the kinds of businesses they pursue. In other cases, husbands may find it hard to stay with wives who are more successful than them fearing the stigma attached to such family configurations (Perl-Kot 2014 (b)). This case showed that having social capital from male connections could make a difference between success or failure among the women in Bangladesh.

The foregoing discussion provides a framework through which the Zimbabwean women small-scale entrepreneurs could be looked into and analysed to address the question of the how and why social capital affects their situation. It highlights the importance of embeddedness so vital for this research on Zimbabwean women entrepreneurs which is highly influenced by context (in the researcher's view). The discussion provides a framework for the studying of the context in which the Zimbabwean women carry out their business especially the macro and micro

economic situation – and context is vital for this research. It also guides the researcher to formulate context-related questions for the research instruments.

3.4. Individual factors affecting women's business

Traditionally, women are expected to undertake household work and thus such responsibilities have a significant impact on women's chances of starting and running a business. Because of the nature of their mainly home-based businesses and lowly erstwhile positions in the labour force, women generally do not have access to wider networks. This view is supported by Sabarwal, Terrel and Bardasi (2009) in their studies of the performance of women's businesses in Asia, Latin America, and Sub-Saharan Africa. They discovered that the businesses of women in these regions are negatively affected by difficulties in cultivating business networks beyond friends and the household (and kin), thus limiting their capacity to acquire wider social capital to use in their businesses. These barriers emanate from existing institutions which place women on the lower rung of society. This forces women to pursue businesses related to the household such as catering, pre-school, toy making or clothes manufacturing which can be home based and thus balance work and household responsibilities (Guillen 2014 (b); Brambila, Kalis, Valencia-Herrera, Zelaky and Herrera 2104; Perl Kot (b) 2014) and reduce their chances of starting and running a growth-oriented business. This disadvantageous situation is compounded by the fact that their social capital in the form of their role models are likely to be other females in the same situation resulting in the perpetuation of the cycle through channelling. This is supported by Garcia and Jimenez (2006:353) when they pointed out that women have many redundant ties. They argue that;

Having a large number of strong redundant ties creates a disadvantage in the business world, as they offer a restricted range of knowledge and experiences beyond that already known by the entrepreneur and those close to him/her.

The case shows that when women's social capital was confined to the home, they did not have robust chances to grow their business beyond providing small household items (Brambila *et al.*, 2014). Because of their social capital limited to narrow networks of fellow women, the women were starved of information about how to grow bigger businesses. Even if they got this information it would be recycled and redundant information from closed networks as Garcia

and Jimenez (2006) pointed out. Their social capital would be too constrained to provide a path to success.

Pursuing entrepreneurial ventures can create conflict between work and family duties and responsibilities for women (Fairclough, 2012). Having younger children can be a serious impediment on female entrepreneurship, while having older and well-educated children can be an asset to the business (Wennberg, 2011; Charanasomboon 2014). In supportive families, some can volunteer to care for the children, or others may have funds to pay for childcare. Married women may have supportive husbands and parents (even in highly constraining cultures) especially where parents or husbands are well educated and may have some connections who can be an asset to the business (Humbert and Essers 2012; Wouters 2014; Tschoegl 2014; Boclin 2014; Knauer 2014). These cases indicate that some women have less access to social capital because of lower education and constraining cultural factors. From these authors' points of view women need supportive families as a source of social capital for them to succeed.

The connection between human capital and female entrepreneurship has been emphasized by many researchers (Brush, 1992, Neergaard, Nielsen, Kjeldsen, 2006; Kovalainen and Arenius, 2006; Foss and Ljunggren, 2006; Jennings and Provorny-Cash, 2006; Janquera, 2011,). A connection has also been identified between human and social capital (Bourdieu, 1986; Lin, 1999; Burt, 2000). Human capital includes one's education and/or prior work experiences. The experience can be specific or general (Neergaard, Nielsen and Kjeldsen, 2006), depending on whether it is related to the women's current business venture or not. Brush (1992) argues that women and men differ in educational and occupational backgrounds. Women are more likely than men to start a business without (or with less) prior work experience, either managerial or entrepreneurial (Diaz Garcia, 2012). Women who have better educational qualifications are more likely to succeed in business (Brambila, Kalis, Valencia-Herrera, Zelaky and Herrera, 2014; Perl-Kot, 2014 (a, b); Knauer, 2014; Jonas, 2014; Trigo, 2014; Gilbert, 2014; Di Capua, 2014; Boclin, 2014; Kuhn-Osius, 2014). This is possibly because these women may learn skills, they may be able to use in their new businesses and they may also develop viable social networks which may prove invaluable to their nascent businesses. Connections to former colleges are a source of social capital as women who spend more time in educational institutions are likely to have more social capital for ideas and advice.

Women with work experience are likely to be more advantaged over those without such experience, because of the social capital they can get from erstwhile workplaces. Women with negative experiences such as growing up in poverty, paradoxically, may develop certain resilience- related traits such as learning to save the little available, to be patient and to work hard to overcome poverty (Perl-Kot 2014b). However, their lack of education catches up with them as the business grows (Perl-Kot, 2014b) as the growth of the business will be dependent on the educational aspects of the owner. This results in a situation where the owner-manager may not realize that the growing organization may need structural adjustments such as delegation of decision making and greater decentralization, *inter alia*. This can lead to inefficiencies which may eventually cause business decline. In such situations such women might need social capital in the form of advice from their social networks if they have them. In some cases, educated children can help their mothers with ideas to manage the growing businesses (Perl-Kot, 2014b, El Shinnawy and Guillen, 2014). Education and experience in business and related areas can make women enter business in hitherto male-dominated domains because they can use the social capital derived from their education and work experience (Welter, 2006; Gilbert, 2014; Chang, 2014; Tschoegl, 2014; Wouters, 2014; El Shinnawy and Guillen, 2014). There are social capital implications in both education and labour force experiences as the agent is likely to acquire social connections and by extension, social capital as a result.

Both antecedent factors and environmental circumstances of individual agents may positively affect their capacity to have more or less social capital for entrepreneurial success. Some women gain entrepreneurial skills through intergenerational exposure to what parents do for a living (Wennberg, 2011) and parents act as role models Orhan, (2005). Wennberg (2011) notes that intergenerational transmission is dependent on class and ethnic origins. Women whose parents were in business had greater social capital than those that did not have such parents (Wennberg 2011). Women with husbands in business are likely to ‘discover’ their business acumen after encouragement from their spouses (Riebe 2012). Individuals who have been involved in the labour market also have advantages compared to those who have not had such experience at all. All these instances show how women use significant others in their lives, including their parents, to succeed in business.

3.5. Characteristics of women's businesses

Partly because of limited social capital, women's businesses are mostly smaller than those of men and are generally categorised as small firms, and usually with a high degree of informality (Van der Zwan, Verheul, Thurik and Grilo, 2009). To understand the nature of typical women businesses, the institutional factors, which include cultural socialization and institutionalized power dynamics should be considered (Hechavarria, Ingram, Justo and Terjesen, 2012). Culturally, the masculine hegemonic view of entrepreneurship sees men's business as motivated more by rationalistic, materialistic, and individualistic motives (e.g. profit maximization, growth, power, market share) (Portes, 1998; McAdam and Marlow, 2012; Hechavarria, Ingram, Justo and Terjesen, 2012). In contrast, women's businesses are associated with social and interpersonal dimensions such as 'being caring, having altruism, equity, and sustainability'. All these are associated with bonding social capital and limited networks that militate against business growth (Burt, 2000). The problem in society is that since entrepreneurship has been dominated by males for a long time, it has been analysed through a masculine lens (Brush, 2008). Business activities are idealised as 'masculine' or 'feminine'. It is from these premises that the characteristics of women's businesses have been analysed in most of the literature. This view that some businesses are perceived as 'women businesses' is corroborated by Guillen (2014) when he argues that 'women's ways of creating, imagining and organizing businesses differ from those of men'.

Women entrepreneurs are mostly engaged in businesses related to their household and caring experiences. These areas have low entry barriers, need little capital investment, and are low growth domains. Because of the stated issues, women's businesses are mostly small and micro enterprises. They are especially concentrated in businesses such as retail of household goods and child caring related enterprises (Brambila *et al.*, 2014; Rothschild, 2014; Guillen, 2014b), clothing and art and textiles (Kuhn-Osius, 2014; Jonas, 2014; Di Capua, 2014; Boclin, 2014; El Shinnawy and Guillen, 2014; Solano, Burgos and Gamboa, 2014), food and catering (Perl Kot, 2014b), beauty services (Charanasomboon, 2014), and services for other women (Perl-Kot, 2014a). Women are also engaged in socially and environmentally driven businesses where profit is not the sole motive but sustainability (Johnson, 2014), equity and public good or social transformation (Guillen, 2014; Perl Kot, 2014a; Rothschild, 2014; Hechavarria, Ingram, Justo and Terjesen, 2012; Di Capua, 2014; Boclin 2014) may be other major purposes of women's

businesses. Such limited purposes limit women's networking capacity. Limited networking entails constrained social capital for the women in these cases.

Riebe (2012) noted that there is a common perception from some researchers that women have certain distinctive and typical characteristics emanating from their socialization that have the general impact of inhibiting their entrepreneurial activities. However, Riebe's (2012) research did not wholly agree with these assertions of typical women characteristics and saw women entrepreneurs as sometimes attributing success to learned abilities, skills and talent. She also asserts that though women do value relationships (related to bonding social capital) over financial benefits, relationships are good for business and are therefore, financially rewarding. This indicates that bonding can be advantageous to the business of women entrepreneurs.

3.6. Women's businesses and channelling

The other challenge encountered by women is that of channelling. Channelling is a process whereby a certain group or class of people is conditioned by the situation to join a profession or occupation or take a certain direction in life (Vertovec, 2000). Usually those channelled join the same occupation as that of the benefactor or mentor. According to Sabarwal, Terrel and Bardasi (2009), because women usually depend on homophilous networks compared to male networks, they are more likely to find themselves joining business lines like those of their role models. In the case of female entrepreneurs, they are usually compelled to join typical 'women' fields such as food processing, hospitality, hairdressing, sewing, knitting and related 'feminine' businesses. In the view of Portes (2006), this channelling is a consequence of how societal institutions have structured certain businesses as being 'feminine' and others as being 'masculine'. This 'masculine- feminine' dichotomy has been legitimated and what comes on the surface is just a manifestation of underlying social structures to which women have been socialized. The evidence of the extremity of the socialisation is that the women themselves have accepted this configuration as legitimate to the extent that some women castigate other women for being 'unruly' enough to humiliate themselves by joining a 'male' occupation. The norms point to a power matrix where male dominance has been largely accepted engendering the perpetuation of women's lower social position. If women socialise beyond the family or friendship clique, they are often seen as immoral, for example if they joined a vibrant and

dynamic men's network. As Bardasi *et al.* (2009) note, women are relegated to impotent social capital from cohesive social networks which are only useful in the formative years of the business and exclude women from the more potent wider networks.

3.7. Being a woman as an advantage in female entrepreneurship

Researchers, particularly critical or feminist theorists, have been accused of taking a pessimistic approach to issues and tend to see things through a lens of problems (James, 2012). While gender has mostly been viewed as a constraint to women business, it would be a fallacy to see women as facing challenges in every sphere since the very aspects that seem to disadvantage them may be a blessing in venture start-ups, operation, and growth. Some aspects of women's situation may offer them advantages over males (James, 2012). Women dominate and almost monopolize in some areas. In most cases, if men dare to venture into these 'women' businesses they would be perceived as entering a 'female' business domain and thus fail to attract customers or face stigmatization as not being 'real men' (McAdam and Marlow, 2012). There are several areas where women enjoy advantages in accessing opportunities based on biologism. McAdam and Marlow (2012) in their study of copreneurship in a childcare business found out that for a childcare business to succeed a woman must be visibly in charge, not a man because childcare is viewed by society as a feminine domain. The trust and credibility of the childcare business hinges on the wife's visibility as such businesses are normally viewed as being in the feminine domain. Women-based social capital is more effective in such business domains compared to their male counterparts.

Women have access to networks to sell beauty and health products and provide hairdressing services and other 'women' needs (Charanasomboon, 2104; Brambila *et al.*, 2014; Mboko and Smith-Hunter, 2009; Guillen, 2014; Kuhn-Osius. 2014). This is because women entrepreneurs are expected to understand the needs of other women (clients) and patients compared to men. Women may also have greater access to networks providing the expertise in these jobs and access to networks of clients, role models and suppliers. Women also have advantages in areas of women's traditional clothing and boutiques making exclusive clothes for women and men. Other areas in which women have almost exclusive access include vending, (especially the selling of food products), catering, restaurants, operation of pre-schools (childcare), and interior décor. If men wish to pursue these businesses, they need to 'front' women to add trustworthiness and credibility in the face of societal (client) normative expectations. Women

thrive in these businesses because they have been socialised into these experiences as part of expected role activities in household chores and other normative women experiences. Women can more easily establish networks of customers than men in these areas since they know what women need. All the above cases show that women's social capital with all it stands for is more useful in these kinds of businesses.

The social and 'care' capabilities of women result in their over-representation in certain types of entrepreneurship. They are in these types of businesses because of their gender and men cannot enter these businesses because they are exclusively 'women' businesses (Hechavarria, Ingram, Justo and Terjesen, 2012). This view is supported by McAdam and Marlow (2012) who assert that '(P)eople respond better to women in the childcare industry' while men who take interest in that area are viewed with suspicion as possible paedophiles. The advantage is that men who partake in feminine business are more stigmatised and ostracised than women who enter masculine business arenas (James, 2012). This on its own provides women an unassailable advantage in these sometimes-lucrative domains over their male counterparts. Social care capabilities of women lead to the acquisition of relevant social capital in business areas that require women's caring characteristics.

For women who try to enter perceived male domains their uniqueness as the 'only' females in the industry may draw positive attention to them (James, 2012). Being a 'female' entrepreneur among males, results in more attention and respect from males both in the sector and in general. Thus, gender becomes a resource rather than a burden as the women will be measured against gender and industry expectations.

3.8.Types of social connections used by women entrepreneurs

Social networks are critical to entrepreneurial development and women entrepreneurs can belong to various types of networks (Oke, 2013). Oke (2013) points out that women may belong to several types of networks. The various types of networks women may belong to are outlined below.

3.8.1. Family and kinship as social capital

Family and kinship can be vital social capital in influencing women in business and represent bonding social capital (Taylor and Newcomer, 2005; Chea 2008; Hampel-Milagrosa, 2009;

Adesua-Lincoln 2011; Alam, Jani, and Omar, 2011; Alam, Senik and, Jani 2012; Oke, 2013; Kebede and Odella, 2014). Taylor and Newcomer (2005) argue that studies among Asian women show the importance of the family in the success of their businesses. Family members can provide vital influences and resources (Knauer, 2014; Perl Kot, 2014a; Charanasomboon, 2014; Johnson, 2014; Boclin, 2014; Wouters, 2014). Women with wider networks extending outside the family proved able to grow their business as the networks increase access to financial, human, and informational resources (Boclin, 2014; El Shinnawy and Guillen, 2014). In Smith's (2005) view, family refers to the nuclear family. However, the extended family is also viewed as 'family' in the African context. In the view of Grimm, Gubert, Koriko, Lay, and Nordman (2011), family connections are very important as sources of financial assistance in imperfect markets in which loans are hard to access due to demands for collateral which most nascent women entrepreneurs would probably not possess. This view is supported by Schindler's (2010) study of urban Ghanaian women's access to micro-finance. Schindler argues that; "Mutual assistance in cash and kind is normally based on generalized and balanced reciprocity, depending on the degree of kinship...". This implies that the closer the family relationship, the more obliged one would be to help in times of unforeseen need.

Family ties should be viewed as distinct from wider social network ties because of strong sanguinary ties (Alam, Jani and Omar 2011; Grimm *et al.*, 2011). Grimm *et al.*, (2011) assert that family and kin are mostly exogenous, and it is not possible to change one's family, although some (in rare cases) can risk abandoning family at a very high cost psychologically. The household is an institution that is hinged on care and trust, emotional attachment, and clear obligations towards members. Dasgupta (2009) argues that in the family set-up there is less risk of betrayal. According to Nordman and Vaillant (2012), family members are likely to be very trustworthy and even provide supervision in the absence of the owner. This can free the female entrepreneur to take more time making more important decisions.

Family members can play a vital role in the business as their interest is expected to be directly in the success of the business since there is sharing of risks, access to family capital and social insurance (Grimm *et al.*, 2011; Bloch, Genicot and Lay, 2004). Hampel-Milagrosa (2009) observes that Ghanaian businesswomen use their 'strong' family support to start and develop their businesses. This view is corroborated by Chea (2008) who also studied Ghanaian women in the city of Tema and discovered that women business owners usually depended on close

especially male family members to start and run their businesses. According to Chea (2008), family members tended to provide business information, moral support, and advice, especially during the crucial start-up phase. This is a vital and sensitive make- or- break time where women need strong emotional support from family. The same trend applied in Malaysia where Alam, Jani and Omar (2011) found that the more family support a woman entrepreneur got, the greater was the possibility of success for the business. The importance of family and kinship networks is also highlighted by Ojong (2006) in her study of how Ghanaian women of Akan tribal descent starting hairdressing businesses depended on their female relatives who had hairdressing business experience, both in South Africa and back home in Ghana.

Some women may have learned how to run businesses by working in the family business from the early years. Further, readily available seasoned mentorship reduces the new entrepreneur's learning lifecycle significantly. This kind of support has intense emotional overtones. A study of female entrepreneurs in Nigeria indicated that about 42% of the business owners showed that 'family members were the primary source of inspiration' (Halkias, Nwajiuba and Caracatsanis, 2009). This view of women relying on relatives to assist in case of distress is supported by Tolosa (2014) when he gives an example of how a woman entrepreneur who lost her husband was supported both materially and financially by relatives (paying the house mortgage and provision of a truck).

In cases where the religion and cultural factors may make it difficult for women to join wider networks such as chambers of commerce, they rely mostly on family networks for inspiration, information, and advice (Dechant and Al Lamky, 2004). In a study of the first woman to own an airborne service, Boclin (2014) found out that the woman's parents provided her with money for start-up to achieve her dreams of owning an airline business (although government liberalisation of the markets including women empowerment made it easier). Another revealing case of how a woman can use her family to overcome structural obstacles was a leasing business studied by Perl-Kot (2014 b) in Tanzania. A father put his property under his daughter's name so that she could use it as collateral to obtain larger amounts of funds for her micro-finance business from lenders. This made her business a resounding success and she became a role model for success in Tanzania.

Despite strong ethnic sentiments among Turks in the Netherlands against women entering certain types of businesses, parents, especially fathers, were very supportive in helping

daughters enter traditionally male business domains. Humbert and Essers (2012) give the case of a young Turkish woman whose parents supported her to create a law firm (a male-dominated kind of business domain). However, the family can also be constraining to women starting businesses in areas seen as traditionally male domains, especially when they (family) are strict adherents to cultural imperatives of their society (Humbert and Essers, 2012; El Shinnawy and Guillen, 2014).

Husbands can also help their wives to have access to resources by using their own wider networks or act as a constraint in some cases. For example, a woman can use her husband's connections in a commercial bank to successfully apply for a loan (Humbert and Essers, 2012). The importance of using connections is accentuated when Humbert and Essers (2012) give two contrasting cases of women among Turkish migrants in the Netherlands who applied for bank loans – one with a connection and the other without. The one without the connection failed to secure a loan from the same bank. Literature posits that the role of husbands in assisting wives to start, operate or grow a business is a bit ambivalent. It seems institutional issues (especially power dynamics) seem to interfere in two different ways. First, men by their superior social capital and having more resources than their wives can assist their wives to open businesses.

Men's support is indicated by a study among the Gurages in Ethiopia by Kebede and Odella (2014). The researchers, however, lament that although Gurage men gave their wives support to open businesses, they negatively affected the women's decisions in these businesses because of their interference, once the business is started. The implication seemed to be that those women without demanding husbands seemed to do better than those with domineering husbands due to the absence of disruptive demands from their husbands. This points to the implication that unmarried women can access wider resources than married women as the unmarried women can make decisions to increase their networks without the need to explain to husbands and having the business proceeds to themselves. Married women can have a problem of husband interference since husbands may not approve of their women having certain business connections or may demand a share of the profits. This view is supported by Mboko and Smith-Hunter (2009) in their study of women entrepreneurs in Zimbabwe. Kuada (2009) in his studies in Ghana also alludes to the fact that employing relatives poses the risk of being forced to employ less qualified people who may fail to be productive in the business. Kuada (2009) also points to the fact that the businessperson might also be forced to employ

relatives even if there are no jobs in the business, leading to losses for the business and also curtailing growth prospects.

As part of the family, educated sons and daughters can support their parents. In some cases, women use their children, especially those who would have gone through business or other relevant qualifications, to help them by applying the modern skills they may have learned in college or university in their growing businesses (ElShinnawy and Guillen, 2014; Charanasomboon, 2014). In this case, by educating their children they would be creating vital human capital in a family business.

3.8.2. Ethnicity as social capital

Members of the same ethnic groups are usually connected through a common ancestry and a common identity with distinct physical features, culture, and language. Often ethnic groups have a minority status and feel threatened by the larger groups and hence have a more cohesive outlook. A case in point is the study of Turkish women entrepreneurs in the Netherlands by Humbert and Essers (2012) which showed that ethnicity was a key facet of social cohesion and could be a source of social capital for women's businesses. According to Den Butter, Masurel and Mosch (2007), success in most minority ethnic businesses is contingent upon the availability of social resources.

Ethnicity makes it easier for the entrepreneur to mobilize resources as it is easier for people from a common ethnic identity to create enabling mechanisms such as rotating credit associations. This point is supported by Ojong and Moodley (2005) who raise the point of the importance of socialisation of women in certain ethnic groups into a culture of entrepreneurship and social networking. They point out that among the matrilineal Akan from the Ashanti ethnic group in Ghana there is considerable economic independence and Akan women can pool resources to start business ventures. Some of these Akan women are said to have moved to South Africa where they are running viable business ventures in KwaZulu-Natal. To show the degree of ethnic support and collaboration Ojong and Moodley (2005:79) strongly point out that "the Akan culture encourages women to 'reach out and take opportunities for entrepreneurship."

By their similar consumptive culture, the ethnic group may also provide a viable market that is well cushioned from wider market turbulence. This view is supported by Den Butter *et al.*, (2007) who point out that the entrepreneurs' clients, sources of finance, information and employment will all be connected to the entrepreneur's ethnic group. There is also the view that besides the ethnic group being vital for financial resource mobilization, it can be an efficient source for the recruitment of personnel. Because of many areas of interface between the entrepreneur and her ethnic group, transaction costs are lowered.

Humbert and Essers (2012) give an example of how Turkish women entrepreneurs raised financial capital through money given as presents by their ethnic group at their weddings. Other discussants in the same study (Humbert and Essers, 2012) indicated that even if they could apply for loans from formal institutions such as banks, they still needed good ethnic contacts in those places to facilitate the loan applications. Ethnicity can make it easier for potential advisers and mentors to become more approachable so that the required advice is obtained (Knauer, 2014). In Ethiopia, the Gurage ethnic group is more successful than other tribes because they teach business skills to other members of their ethnic group (Kebede and Odella, 2014). This study shows the strength of social solidarity among the Gurages who, despite their low education level, are very capable businesspeople compared to other tribes.

3.8.3. Friends as social capital

The literature points to women using friends (Alam, Jani, and Omar, 2011; Alam, Senik and Jani, 2012; Mumuni *et al.*, 2013; Kebede and Odella, 2014) to provide emotional stability and material support. Friends can smooth a woman's business endeavour and participate in a joint venture by sharing ideas, risks, skills, and capital contributions (Brambila, Kalis, Valencia-Herrera, Zelaya and Herrera, 2014; Knauer, 2014). By the same token, they can also give each other emotional support. Chea (2008) writes about support from friends for Ghanaian businesswomen where women borrowed business capital from friends. El Shinnawy and Guillen (2014) explain how an Egyptian woman used friends to succeed in her business. The woman used her connection to a male friend to enter the hitherto male-dominated jewellery business in Cairo despite her family's resistance against her disreputable entry into a male domain. She also used her minister friend to organize access to the loan she later used to start her business. Her daughter later hired a school friend experienced in operations management to rescue the business when it needed re-structuring after it had grown larger.

Solano, Burgos, and Gamboa (2014) also cite a case of a woman making use of support from friends to by borrowing from them to start her enterprise and getting moral support. Mutsindikwa and Gelderblom (2012) found that in settings where people migrate from rural settings to new destinations for opportunities, they shun relatives. This was because of the relational demands the relatives made on them. They chose to align with friends who could not have such rights and relations were openly reciprocal and flexible. Studies in Ghana by Kuada (2009) also found that women tended to depend on friends rather than relatives or people from their communities for support in creating their businesses because relatives were more jealous and competitive.

Gilbert (2014) cites how an Argentine woman got an idea to start a tour guide business from a friend she met by chance. She started a very successful tourist business in Argentina. Chang (2014) explains how a Chinese woman penetrated the difficult Chinese interactive television market using seed money from friends. Women entrepreneurs can also use skilled friends to assist in the running of the business (Kuhn-Osius, 2014). Busy women can leave their children with other women friends as they focus on business (Charanasomboon, 2014; Muzvidziwa, 2006). This support allows them to realize their business dreams while their children are under good care. Another vital point raised by Chi and Nordman (2012) was that if an individual has a friend doing a similar business s/he gets some business benefits in terms of knowledge, technical efficiency, and shared customers. In some cases, the main customers of an individual woman entrepreneur may be close relatives and friends who may act as referrals other friends (Tolosa, 2014). This kind of word-of-mouth informal advertising is quite effective as it is in the form of testimonials by people with first-hand experience of the product or service and it is free. In this case, it can be concluded that the entrepreneur's friends and relatives help to expand knowledge of the business to others in the external network.

According to Smith (2005) in her studies in the United States, though the women were not sisters in the actual meaning of the word, the use of the term 'sister' has connotations that they are close and feel obliged to give each other 'unconditional support', be it emotional, financial, or material. 'Sisterhood' conveys an 'almost sanguinary relationship' enhancing access to resources for the 'sisters'. According to Smith (2005), access to rich and selfless mentorship is also another benefit of friendship presented as 'sisterhood' to demonstrate the level of closeness among the women.

In South Africa, Ojong (2006) studied Ghanaian social capital among the Akan women. In the case of Ojong's (2006) study the Ghanaian Akan women in South Africa may have found that because of their common plight notably; being 'female' and 'migrants', they should offer each other material and emotional support. Whereas in Smith's (2005) case the women were in the same predicament and understood the need to bail out one another, in Ojong's (2001) case they were ethnically related. In the case studied by Smith, a group of single women gave their friend a surprise gift of money to start a business. Such closeness and assistance to each other echoes Portes's (1998) 'bounded solidarity' concept whereby women see each other as 'sisters' as a way of emphasizing common predicaments they encounter in life. Nearer home in South Africa, Pingle (2001) discovered that most women supported their friends through advice on the best ways to run their businesses and improve them.

3.8.4. Voluntary associations, groups, and clubs as social capital

The extent to which small business owners use voluntary associations and clubs to improve their business experience is well documented (Gugerty, 2005; Fafchamps, McKenzie, Quinn and Woodruff, 2011). In the absence of access to banks African women tend to resort to voluntary associations to save money and to get capital to start, operate or grow their businesses (Muzvidziwa, 2006; Hampel-Milagrosa, 2009; Kuada, 2009). Women more often do not possess enough resources to start or grow their businesses or even to make it survive. Women's access to bank credit is hampered by institutional factors already alluded to. However, to counter this setback, women can still use their social capital to boost what they possess – they can invoke resources embedded in their social networks. For example, they can save and accumulate lump sums of money to use in their business via credit savings associations of the women entrepreneurs.

Gugerty's (2005) study of credit associations in Kenya indicates the prevalence of the rotating savings and credit associations system (ROSCAS) in East Africa, which dates to the 16th century. The same concept is also used as a mechanism for saving money by Ghanaian women entrepreneurs in West Africa (Schindler, 2010; Otoo, 2012; Hampel-Milagrosa, 2009). According to Hampel-Milagrosa (2009), the women make weekly or daily deposits into a corporate fund through the service of a *susu* collector who gets a small fee. Those who need

money for business can then borrow at very low interest rates. This informal financing has supplanted the role of formal institutions such as banks.

Another modified form of *susu* is explained by Schindler (2010) in her study of Ghanaian urban female entrepreneurs. This operates in the form of a rotating savings and credit associations (ROSCAS) and members have regular meetings per predetermined schedule. At each meeting, they make contributions and designated members are given the lump sum to use in their business in turns until each gets her turn and the cycle continues. According to Hampel-Milagrosa (2009), the *susu* system when compared to formal banks, is flexible and can adapt to plans of the individual entrepreneur. The order of giving the lump sum to members depends on any of various factors which may include seniority, member's urgent need or drawing lots. It is also not subject to bureaucratic processes and delays. Those who are involved in the *susu* system must have trust, integrity and must be reliable.

In Zimbabwe, Muzvidziwa (2006) refers to similar institutions among women cross border traders who use the rotating credit association system called *marounds* to raise capital for business. The *marounds* system is a simple mechanism whereby a group of women business owners contributes an agreed amount per day, per week or per month to give to an individual as a lump sum in turns. Since this money comes as a once-off large amount it can be used to do greater things in the business such as buying a new machine or ordering more stock which the entrepreneur could not have afforded on her own. On the occasions when they disbursed the money to members and when the member buys the intended item(s) she invites members to her house where they eat food and drinks and celebrate with songs (Gugerty, 2005). According to Gugerty (2005) for this ritual, members contribute money for the food. In Ethiopia, there is a similar institution for saving money called *Iddir* where members form rotating and credit savings associations (Dasgupta, 2009). This shows that this kind of arrangement is prevalent in various forms in many African countries.

Enforcement of reciprocity and avoidance of default is enhanced by the fact that these associations are formed only by close group members who intimately know and depend on each other (Muzvidziwa, 2006). Besides satisfying economic needs, the group also satisfies various social and emotional needs such as sickness, funerals, and weddings, and hence any defaulter will risk imminent isolation if members know about her default. She would not have the necessary support in case of shocks of life and thus can find herself in a perilous position.

Communication of the offender's default spreads quickly by the grapevine and members would soon know and mete out the punishment as a mechanism for social control (Gugerty, 2005; Kuada, 2009). Therefore, the moral obligation for the women to support one another is tremendous and leaving the group has great psychological and economic ramifications.

According to Hadnes, Vollan, and Kosfield (2013), the prevalence of rotating credit and savings associations with lesser default rates is evidence of the efficiency of social networks. This view is supported by Kuada (2009) where he argues that there is a low rate of default in repayments of borrowed funds because members feared a loss of reputation, which was a strong informal mechanism of social control. This provided a way of monitoring the behaviour of network members. Davis and Aldrich (2000) argue that when or if women or small businesses join voluntary associations, they have a chance of meeting other people, not in their immediate circle and thus increase the heterogeneity or diversity of their network. This increase in social network diversity will translate into access to more resources in terms of quantity and more variety or quality.

3.8.5. Former co-workers and fellow students as social capital

Social capital may come from former co-workers. In a case of a successful Chinese woman entrepreneur, a woman who started a business used her *guanxi* at a bank where she previously worked as an investment banker to get a loan to finance her project (Chang, 2014). Her former affluent client provided the much-needed connections to make her realize her vision. The benefactor assured all business contacts who got involved with the woman entrepreneur that she had a good business reputation. *Guanxi* is a Chinese term that refers to knowing someone who also knows someone else. In China, before any business deal is struck, trust must develop first, and money cannot replace trust (Chang, 2014). Trust emphasizes the vitality of relationships in business. The woman also had international connections because of her previous experience as an investment banker. According to Egbert (2009) in his experience in Tanzania, former schoolmates can be a source of social capital as they can provide information, tools, labour, financial capital, mentorship, and access to machinery. These are empirical instances in which women used former contacts in the work and school setting as social capital to enhance their business.

3.8.6. Religious affiliation as social capital

Religious orientation can be used as social capital in starting, operating, and growing a business. Church-based organizations are a source of social support for Ghanaian women (Chea 2008). Religious organizations provide financial, material, and emotional support for their members. This observation is corroborated by Kebede and Odella (2014) who argue that places of worship ‘such as mosques and churches’ can be places of entrepreneurship training. Egbert’s (1998) research in Tanga in Tanzania found that religious networks based on mosques provided loans to members to start businesses. Maunganidze (2013:57) supports the view that religious organizations are active players in fostering entrepreneurship and refers to the Apostolic Faith Mission Church (AFM) as an organization with ‘a strong entrepreneurial orientation.’

By being a member of a church, or mosque, a woman entrepreneur can gain access to people who can positively influence her entrepreneurial life. Social resources and regular church attendance may translate into viable business social capital for an entrepreneur. A study of faith-based economic organizations by Meagher (2005) sheds light on the role religious affiliation can play in enhancing businesses of women in Africa. According to Meagher (2005), the African religious movement has been associated with economic development, especially the so-called ‘prosperity gospel’. As economic crises and dwindling state authority set in, the church tends to take over preaching business frugality, tenacity, economic and moral responsibility. Pentecostal churches in Africa have developed a network of welfare schemes designed to support businesses beyond the state (Meagher 2005). Therefore, belonging to a religious organization is likely to act as a basis for accessing social capital. The African religious movements have developed new forms of solidarity going beyond class where all members are perceived as equal and are supposed to pursue prosperity as a Godly calling. Meagher (2005:402) puts it more succinctly when she says;

Studies of Islamic as well as Christian religious networks highlight their role in introducing strict moral norms, a range of efficient commercial institutions, and a tendency to operate across communal and class boundaries, contributing to processes of accumulation and social cohesion in a context of intense hardship and social disruption.

Meagher (2005) goes on to explain that the members of the church undergo certain re-socialization processes into a high solidarity community in which certain habits good for business such as industriousness, morality, frugality, helping others and literacy are emphasized. This social capital is available to all who choose to join the religious organization and they are transformed into new productive beings. The ‘born again’ believer learns the benefits of industriousness and maintaining an upright moral standard which is not available to the one who has not been born again. An example of such transformation is seen in the study of the Zimbabwe Assemblies of God in Africa (ZAOGA) church by Maxwell (2000). Maxwell discovered that the ZAOGA Pentecostal church has created a system for training women into small scale entrepreneurship called “talents”. The aim is to teach today’s woman to be industrious and not be solely dependent on the husband.

The “talents” institution is an apprenticeship system that teaches women to save and engage in trading to look after the family. This shows that the church is a group that promotes materialism, provides the means of attaining it and the moral wherewithal to do so. Besides, the church, because of its seamless nature in preaching the gospel, promotes equality, removing class boundaries and giving access to resources to previously disadvantaged groups in society including women.

It is clear from Meagher’s (2005) work that African religion has enterprise promotion tendencies emphasizing frugality by creating a platform for economic well-being (a parallel of Max Weber’s protestant ethic thesis (Giddens, 2004:538). For example, Pentecostal churches give practical assistance in several ways and act as sources of social control providing a moral platform for business activities. First, they resolve the forced redistribution problem by emphasizing the nuclear family and movement away from the extended family. Second, they provide basic business advice for running a morally good and viable business. Lastly, both Islam and Christianity preach abstinence from money wasting pleasures such as consumption of alcohol and marrying many women (Meagher, 2005). In Meagher’s view, African religions have resulted in new forms of solidarity, social networks, and new and productive institutional innovation. However, in a study of social capital usage among black South Africans, Pingle (2001) discovered that religious affiliation does not seem to play a significant part in the success of the South African small business entrepreneurs (especially the women) she studied. She found religious trust not transferable to the economic domain. This may indicate that

whether or not religious affiliation is important in determining the level of success of women's businesses is dependent on context.

3.8.7. Political affiliation as social capital

Business owners, including women small businesses, can use their political affiliations as social capital to enhance their success. A study of Lithuania and Ukraine which are countries transitioning from Communism to free-market economies, by Aidis, Welter, Smallbone, and Isakova (2007) shows that women did not have many higher-level contacts from Soviet times, and hence had less social capital compared to their male counterparts. This was because, in the Soviet era, the woman was supposed to be responsible for the family which limited her network and men were supposed to work for the family outside the home which increased their contacts. The advantage of networking that men had over women in Ukraine and Lithuania shows that the position of women could have been better if they had such extensive and richer networks. Women would, therefore, need to get access to these networks via their husbands' social capital, not by themselves – a serious impediment because of the dependency it entails. In another revealing case, Perl-Kot (2014 a) studied a successful culinary business owned by a poor woman who became rich in Brazil. Through her good business, the entrepreneur attracted the friendship of the state governor who helped her and other small businesses to obtain a grant from the state bureau responsible for small businesses to expand, re-invent and grow her business. After that, the woman was able to obtain loans from the banks because she now had both reputation and collateral. This shows how social capital can overcome challenges in financial capital.

Women can use the political networks of their husbands to advance their business interests especially in areas such as gaining access to markets (Kuhn-Osius, 2014). In a study by Kuhn-Osius (2014) in China, though the concerned woman entrepreneur does not admit taking advantage of her political affiliations, the fact that she used her husband who was employed as a government distributor to get premises shows that political affiliation was instrumental to her success. She also gave free outfits to senior members of the ruling political party and thus she featured prominently as the international representative of Chinese and Korean apparel with great success. It can be argued that without the political limelight, she would not have gone that far in her business ventures. This is evidence of an individual using her social capital to enhance her success.

3.8.8. Business contacts as social capital

Business contacts can be a vital source of social capital. According to Oke (2013), people who create businesses are likely to interact more with other entrepreneurs, mostly those who are responsible for providing resources necessary for the success of the business (for example, suppliers and distribution networks). Those directly linked to the business have their links and therefore, widen their available network. The larger and more diverse the business network one possesses, the greater the number of resources available to the entrepreneur. Di Capua's (2014) study of a woman entrepreneur revealed that a link with the Sheraton hotel to sell textiles helped grow and publicize the business. The woman ended up selling her exclusive yak furs in the Sheraton after management saw the relationship as mutually beneficial. In a study of the first woman to penetrate the usually male-dominated aviation industry in South Africa, Boclin (2014) discovered that the woman built an extensive network of external consultants, legal professionals, and financial consultants to help her business grow. In some cases, she had to partner with males to circumvent the stigma associated with females entering the 'wrong' industry. This case shows just how much women entrepreneurs need business-related social capital in some cases to succeed. In this case, she used her prior employment background to find partners. However, the problem associated with women entrepreneurs' networks is that women's networks are likely to be homogeneous compared to men's and that women have fewer networks compared to their male counterparts generally (Oke 2013). This problem can be explained by women's lack of prior work experience, especially in managerial roles which enhance more networking. By the same token, women have fewer role models to imitate thereby hampering their business success (Global Entrepreneurship Monitor 2012).

3.8.9. Migrant remittances and support for business as social capital

Zimbabwe has been experiencing an exodus of migrants due to economic and political upheavals in that country (Mutsindikwa and Gelderblom, 2013). The nexus between remittances from international migration and entrepreneurship in general, and women's business in particular has to be considered (Newland, 2003; Sorensen, 2005; Gelderblom, 2006a; The International Symposium on International Migration and Development, 2006:2; Orozco, 2007; Chalmers, 2008; Tevera and Chikanda, 2009; Plaza and Ratha, 2011 Orozco and Yansura, n.d.; Hassan and Agunias and Newland, n.d). African nations can harness the social capital created by diaspora networks to facilitate business investments. Gelderblom (2006b) has argued that households can decide to have some of their members migrate to widen

their income strategies and later depend on resources from these migrant connections. Gelderblom (2006a) has especially pointed out that since not all households get remittances, this promotes inequality as receiving households can use remittance money to better their livelihoods.

Plaza and Ratha (2011) have pointed out that remittance money has been used to develop small businesses in migrants' home countries by supporting relatives and friends they left behind. Plaza and Ratha (2011) give cases of Burkina Faso, Nigeria, Senegal, Kenya, and Uganda. Similar cases have been presented for Somalia where it is pointed out that migrants send money back home to start-up and support businesses operated by relatives (Hassan and Chalmers 2008). Hassan and Chalmers (2008) have pointed out that 51% of remittance recipients are women in Somalia. According to the International Labour Organization (ILO) (n.d), about 80% of start-up capital in small businesses in Somalia is from remittances. To the researcher's knowledge, comprehensive studies of how migration-related social networks support small businesses in Zimbabwe have not been done. However, there is specific mention that Zimbabwean migrant remittances sent home are used to start small businesses to better livelihoods of relatives and friends (Tevera and Chikanda, 2009). This means that those households with migrant connections can get money for start-up and/or support for their businesses vis-à-vis those that do not have causing different socio-economic statuses. After trying to highlight types of social capital, in this section, the next section explains the kinds of support (or social resources) women expect from networks.

3.9.The importance of social capital in small women's businesses

Since women's businesses have already been cited as suffering from certain kinds of institutional drawbacks (see Chapter 2), social capital may be seen as fundamental in availing certain resources to leverage their business. This section explains the importance of social capital to women's businesses. There are several reasons for which women may need social networks. Tundui and Tundui (2013) point out that women's businesses need social capital to overcome the problems associated with newness (for example, not being known compared to well-established similar businesses) and smallness (for example, lack of stamina to compete with larger businesses). Kuada (2009) also highlights how women entrepreneurs use social capital to compensate for resources they are denied by formal institutions supposed to assist them. Women's access to social capital is automatically fungible in that it is easily convertible

into other forms of capital such as financial and human capital. Although in male-dominated societies particularly in the Third World it is not easy for women to build very good networks, networking remains a pivotal factor in determining the success of their businesses (Alam, Jani, and Omar, 2011). Women must derive certain business-related advantages from belonging to certain social networks. The business outcomes which social capital might satisfy include ease of access to financial capital, ease of access to vital business-related information, the prevalence of moral and emotional support, access to skills and training, access to flexible unskilled labour supplies, availability of business-related advice, access to formal institutions (e.g. registration offices for businesses), access to suppliers (Davis and Aldrich, 2000) and access to markets. Besides, the prevalence of social capital leads to the lowering of transaction costs and is also likely to reduce the risk of failure substantially and enhance innovation and technology transfer (Naude and Havenga, 2007). The kinds of support women obtain from their social networks include business advice, moral support, financial assistance (start-up capital), support with premises, access to information, access to innovations, access to training and mentoring, access to markets, ease of access to cheaper and loyal skilled/unskilled labour and other advantages. The types of support obtainable by women from social networks are explained below.

3.9.1. Social capital and skills training

As already alluded to, women usually may not be able to acquire formal skills due to the prevalent culture of educating the boy child vis-à-vis the female child. Social capital may be the source of skills and training for women entrepreneurs to enhance them to start, operate and run their businesses. This phenomenon is supported by Ojong's (2006) study of Ghanaian women entrepreneurs in Durban, South Africa which found that Ghanaian women hairdressers learn their hairdressing skills back home in Ghana from skilled relatives and friends. The women then use these acquired skills to open their exclusive hair salons, providing unique hairstyles to the South African market. In Ojong's (2006) view, Ghanaian women have role models from whom to learn business skills. That observation is corroborated by Hampel-Milagrosa's study of women's textile businesses in Ghana where women entrepreneurs in the textile sector tend to use apprentices or trainee labour to open their businesses.

In the study of a South African woman entrepreneur in the aviation industry, Boclin (2014) also found that training in business-related skills can be provided by mentors in that industry

once connections are established. Humbert and Essers' (2012) findings in their study of Turkish women in the United Kingdom and the Netherlands showed that women need experienced colleagues especially from the same solidary group (such as an ethnic group) to coach them in their entrepreneurial activities. A study of women entrepreneurs in Mid-Western USA also attests to the enabling role of role models and mentors (Taylor and Newcomer, 2005). Mutsindikwa (2012) also discovered that Zimbabwean migrants in Botswana also learned job skills they used in the host country from friends and relatives.

3.9.2. Moral and emotional support as social capital

There are views that due to their socialisation, women tend to have less self-confidence especially among relatives, close friends, and ethnic groups (Boohene, Sheridan and Kotey, 2008; Mumunni, Insah, and Bowana, 2013) and have higher risk aversion than men. This may make them hesitate to start and grow their businesses. They may, therefore, need emotional and moral support from others in their close networks (Tundui and Tundui, 2013; Kariv, 2013; Alam, Jani, and Omar, 2011). Successful women can encourage others to take the plunge and open their businesses by testifying how such businesses can be lucrative and worth trying. Emotional support is mainly associated with close (homogeneous) or familial networks (Smith 2005). Emotional support is also linked to a commonality of issues and a sense of belonging to the group which implies bonding and a desire to protect each other. This may be crucial in the formative years of the business for instance, when the entrepreneur may be developing some doubts about their business idea before the business grows and needs to use more heterogeneous networks or weak ties.

Women entrepreneurs starting new ventures may also gather ideas from their social networks and get appropriate feedback (Kariv 2013). Emotional support is vital for entrepreneurial success and affection and compliments tend to boost the confidence of entrepreneurs, especially in their formative years. According to Oke (2013), women have more bonding networks because of this need for emotional support. Most of their networks are made up of close relatives and friends. On the issue of women depending on emotional support, Oke (2013) thinks there may be a disadvantage in that. Oke is of the view that the support given to women by their (mostly closer and homogeneous e.g. relatives and friends) networks is mainly emotional compared to the mostly instrumental support which their male counterparts receive

from their own, often heterogeneous networks. Oke (2013) argues that women also need more material support in addition to emotional support.

3.9.3. Information provision as social capital

Information is a critical resource that links the business to markets, suppliers, and technology. Due to their relatively disadvantaged position, women's businesses are known to suffer from low-quality information which affects the efficacy of doing business (Mumuni *et al.*, 2013). When people employ labour from the same ethnic group as is common with women, there is less information asymmetry (Den Butter, Masurel and Mosch, 2007). This is supported by Zohir and Greene (2012) in their study of women's businesses in Bangladesh. They point out that women have 'restricted networking opportunities' leading to the failure of their businesses most of the time mainly because the women lack information about vital resources such as where to get institutional financing.

Businesses should constantly scan their business environment so that they can adapt to changes occurring in it. By so doing they may become aware of the opportunities they need to exploit and/or threats they need to deal with to grow or survive. Information needed by businesswomen may be about markets, sources of vital supplies, competitor prices, the prevalence of substitute products and new entrants, activities of regulatory bodies, the availability of financial and other resource support, and the availability of training from the government or non-governmental organizations. The importance of information to women's businesses is emphasized by Charles (2009:29.) who points out that, "(n)etworking skills give entrepreneurs a large database of information about opportunities, access to vital resources including finance and human resources, and ability to manage challenges." According to Charles (2009), the information must be relevant and timely. This underscores the speed with which the information should be transmitted to avoid obsolete information.

According to Zohir and Greene (2012), women in Bangladesh were less successful because they lacked information on availability of credit facilities, business networks and the lending terms of financial institutions. This lack of information (so common in developing economies) was a critical downside to women entrepreneurs in Bangladesh. According to Chea (2008), Ghanaian women entrepreneurs in Tema have "weaknesses in external information and linkages." Chea posits that the women entrepreneur will need to "rely on any informal contacts

made throughout her personal life as well as her business career.” This observation by Chea (2008) seems to support the general view that women’s networks are limited by their lack of human capital.

3.9.4. Access to labour as social capital

Rather than engaging in expensive recruitment and selection processes, social networks can provide cheap and reliable labour. A study by Hadnes *et al.*, (2013) found that entrepreneurs employed some unpaid relatives, thus cutting on the transaction and other costs. Employment may be done conveniently through referrals by relatives and friends cutting the need for time-consuming personnel selection processes (Chi and Nordman, 2012). In Chi and Nordman’s (2012) view there are several advantages to this mode of employing workers for the firm. The employees employed by this mode are likely to be loyal and do not want to embarrass the member who referred them to the employer. They will be under obligation to the one who referred them because if they mess up the entrepreneur will likely have some issues with the referee. The entrepreneur may also be able to save more money because the employees employed in this manner may be forced to accept lower wages than those offered in the market. Since the entrepreneur will likely have offered them employment as a favour when they were desperate for a job, relatives will see ‘abandoning’ a former benefactor as a sign of ingratitude. This is especially true in Africa. Employees are likely to have lower turnover because their leaving may cause family embarrassment.

According to Grimm, Hartwig, and Lay (2017) in their studies in Burkina Faso, the use of family labour enhances the entrepreneur’s capacity to utilize the available capital because there is flexibility. Because relatives expect to share in the profits of the business and thus have a vested interest in the business, such employees do not need a lot of supervision (Chi and Nordman, 2012). Family labour may be the best option for small businesses that are just starting because of the usual financial capital constraints. In other cases, skilled family labour is readily available in the form of offspring, as children attend college with deliberate intention to work in the business (Charanasomboon, 2014; El Shinnawy and Guillen, 2014; Johnson, 2014.)

3.9.5. Access to markets as social capital

Markets are vital for any business including women's businesses. To do business in a viable manner, entrepreneurs should have access to markets. They may have connections that link them to particular markets. Chea (2008) points out that women have problems with the marketing aspect of their business. According to Berrou and Combarnous (2009), since access to markets is very important, people of the same ethnic group can form a very lucrative market as ethnic group members may be customers for the entrepreneur's business. This argument is supported by Humbert and Essers (2012) who point out that Turkish businesswomen sell certain products to co-ethnics in the Netherlands and the UK. When people know someone (an entrepreneur), they refer other customers to buy from the business for the simple reason that they like the person because she has previously done some good to them and they feel that they are reciprocating. Another example may be a restaurant selling specific ethnic staple food or a boutique selling ethnic apparel or goods appealing specifically to a particular ethnic group. Singh, Mordi, Okafor, and Simpson (2010) in their study of Nigerian entrepreneurs argue that social networks enhance entrepreneurs' access to customers and to suppliers.

3.9.6. Access to better technology as social capital

Though it is a plausible proposition that social capital could enhance an individual's access to new technology, few studies are broaching the subject in the literature. Charles (2009) refers to the importance of technology diffusion is vital for small businesses, and that social networking enhances the spread or sharing of technical skills and the simple technologies prevalent among small businesses. This technology may be for the improvement of products, processes and other aspects which both satisfy the needs of customers and profits for the business.

3.9.7. Social capital as insurance

In the absence of formal insurance, social networks and the resultant social capital can act as informal insurance against risk. The social insurance model of social capital is presented by Bloch, Genicot, and Lay (2004) who studied the prevalence of informal insurance within and across social networks. They argue that insurance is a social activity with transfers dependent on social norms. In the model, only individuals who are connected make transfers to one another and are aware of aggregate transfers to third parties. To make the insurance work

without glitches, there are sanctions that members can inflict on errant members and the networks act as conduits for the passage of information on such behaviour by a member, which can deprive the members of their security.

Internalised informal norms of mutual help ensure that there is social control which acts as a self-reinforcing mechanism with no need for formal essentially bureaucratic and inflexible arrangements. Sanctions may be in the form of expulsion from the group in all future dealings. Exclusion of the deviant member may not only be in the area where the member erred but in all other areas of life thereby making life difficult for that defaulting member. Bloch *et al.*, (2013) succinctly refer to this as putting the person ‘under siege.’ This acts as a motivational tool for members to abide by their pledges because failure to do so may mean that they will face a lone battle against the unstable vagaries of the marketplace. The punishment may be targeted directly at the deviant or his family, his allies or his community depending on the nature of the infraction. Therefore, significant others of an individual will most likely dissuade the deviant from undertaking the deviant act fearing collateral damage upon their interests because of their association with the individual. Bloch *et al.*, (2004) see these arrangements as vital safety nets against loss especially in developing nations where formal insurance institutions have largely failed or collapsed. Bloch *et al.* (2004) go on to argue that the nature of these insurance arrangements is contingent upon each country’s socio-cultural and economic environment. Social networks are perceived as a prerequisite for the smooth functioning of these safety nets in the face of risk.

3.9.8. Social capital and trust issues

Trust is a very important issue in social networks and is inextricably linked to them because without trust to hold them together members cannot be glued together (Coleman, 1988; Burt, 2000; Kuada. 2009). Coleman (1988) argued that social relationships are vital in creating trust and strong ties imply high trustworthiness and bonding trustworthiness is as good as guaranteed. Citing Sabel (1993), Kuada (2009:90) defined trust as the,

...social attribute that generates a willingness among people in dyadic relations to sacrifice their short-run, individual self-interest for the attainment of joint goals or longer-term objectives.

The fact that closed social networks depended on reciprocal exchange and fulfilling obligations raised trust issues. According to Kuada (2009) the level of trust embedded in a particular network was an important determinant of success in accessing network resources. Social relationships were the basis of creating trust among network members and create the basis for cooperative behaviour among network members (Nahapiet and Ghoshal, 1998; Kuada, 2009). According to Nahapiet and Ghoshal (1998) trust has the effect of making it possible for people to share economic resources. In relationships, Kuada (2009) argued that trust is based on the agent's perceived reputation by fellow network members. Kuada (2009) associated trust with the willingness to pursue long term relationships and high interpersonal or intergroup loyalty that ensured the longevity of the collaborative relationship among members as it would be beneficial to members. Because of trust members would be able to meet their obligations without defaulting (Portes, 1998).

3.10. The link between Human and social capital

The connection between human and social capital may be linked to the woman's lack of further education or/and enriched prior work experience (both directly related and unrelated to their business). Since some women are likely not to have attended further education, they may have more limited networks compared to their male counterparts who are likely to proceed up to the university and complete their education (Zimstats, 2012:25). Citing the Ghana Living Standards Survey 5 (GLSS 5), Mumuni *et al.*, (2013), note that only 9.7% of females compared to 17.9% of males in the population have been to secondary school in Ghana. They further assert that while 9.1% of women are formally employed in both the private and public sectors, about 22% of males are employed formally. Women might not be able to assume managerial positions which give them access to wider and higher quality social capital. This point is supported by Mumuni *et al.*, (2013) who note that according to the 2000 census, women in managerial positions in Ghana are far fewer than men. These overall conclusions have grave implications for the human capital of women entrepreneurs if the example of Ghana is anything to go by. Available statistics from Zimstats (2012) indicate that in Zimbabwe, only 2.9% of women complete university education compared to 4.1% for their male counterparts (and since the Zimbabwean economy has been declining since then it would be far-fetched to expect that the figures have improved much by 2016). Indicators are that while the Zimbabwe government has very good gender policies these have not been seriously implemented. a comparison of past data from studies in 1996 and data from the World Bank shows that females continue to lag

behind in higher education. By as early as 1996 indicators from a UNICEF study done by Dorsey (1996) showed that inequality was rampant in upper secondary schools and tertiary education. Dorsey's (1996) studies show that females almost equalled males in primary education, but that number decreased as the level of education increased (46.6% Form 1, 41.4% Form 4, 34% Form 6, 30.2% University, 26% Technical Colleges). By 2016 the World Bank Trading economics data indicated that about 34% of female were enrolled in 5 ISCED (International Standard Classification of Education) programmes which indicated that things had not improved much for women in tertiary education.

Connections from higher education may provide vital leverage because they are likely to occupy influential positions and thus have more resources to share (also see Chea, 2008). Lower educational attainment also has an indirect connection to lower social capital because it limits professional advancement, thus ensuring that the woman's peers are less powerful with fewer resources to share. As a result, a woman is at a disadvantage when she wants to start her own business.

3.11. The negative side of social capital in entrepreneurship - Some empirical studies

It would be a fallacy to assume that all is smooth sailing with social capital. In their study of the Mossi ethnic group in Burkina Faso, Hadnes, Vollan, and Kosfield (2013) found that social capital had negative implications associated with excessive demands and that social solidarity can sometimes act as a hindrance to entrepreneurship. Several problems have been found with the use of social capital by individuals in various contexts. It is the intention of this section to highlight what other researchers have discovered about the down-side or negative side of social capital.

There may be too many obligations which the entrepreneur may need to fulfil to too many members of the group. Here, peer interdependence becomes a hindrance to success, especially for the more enterprising members. The case of ROSCAS in Kenya by Gugerty (2005) raises the challenge that when members gather at a member's house to contribute money for her, they were noticed by relatives who were inclined to know that they had received money and might come to borrow it. This situation affects the entrepreneur's ability to exploit opportunities effectively and on a time. This view is supported by Chi and Nordman (2012) who argued that the effect of close ties such as family ties would be that successful members would tend to be

forced to shoulder extended family obligations more than their less successful counterparts, putting the burden more on them. They could find themselves having to remit more money to relatives in the village, looking after those from the village coming to look for jobs and sometimes having to employ them when there is no need, leading to extra costs to the business. The solidarity transfers by successful members will eventually be demanded and will no longer be voluntary (Hadnes *et al.*, 2013). Such obligations affect the efficacy and profitability of the business, delay transition and may lead to the demise of the business in the medium to long term. A study in a Korean prefecture in China by Kuhn-Osius (2014) corroborates the view that, as an entrepreneur becomes more successful; less affluent relatives increase their calls for help and demand that they are employed in the business. Egbert (1998) also found this problem prevalent in social networks in Tanzania.

Though family labour may be easily and cheaply employed, there can be some serious negative aspects. According to Chi and Nordman (2012), studies of small businesses in Vietnam show that family members may not be motivated to work hard as they may be receiving low salaries or working for free. Another factor in family employment may be that, especially at the start-up phase of their businesses, entrepreneurs may be forced to employ more workers unnecessarily, just because they may have previously benefitted from the family largesse (Chi and Nordman, 2012; Alby, Auriol, and Nguimkeu, 2013). According to Nordman and Vaillant (2012), female entrepreneurs are under greater pressure to employ relatives compared to their male counterparts because of the social expectation that women are supposed to 'care' for others. Nordman and Vaillant (2012) go on to argue that male relatives are particularly important where females are facing difficulties in hiring or supervising male employees. Because of their socialization, female entrepreneurs are more expected to conform to sharing and redistributive norms – expectation that they should share with less successful relatives. This was a potential setback to their business. Relatives who are not working maybe the burden that affects the entrepreneur. Demands to help these relatives may eat up the profits supposed to be ploughed back into the business and thus slow or stymie its growth or even threaten its survival. They may feel obliged to please their benefactors by employing their relatives who may not be competent enough on these jobs. This was particularly the case in Vietnam where the government was not providing loans for small businesses and individuals had to depend on kin and family for support. Families were the key source of business and so families were the vital source of social capital.

In reaction to these cases of overburdening and free riding, the successful members' incentives to develop further are dampened. They may deliberately slow down their business development fearing that their visible success may attract more demands from close relatives who may be watching. As a result, the successful members may develop some tricks to give the impression to group members that there is no profit in the business. For example, they may create another venture not known to relatives thus fragmenting their capital to the detriment of the growth of the business. In another study in Cameroon by Baland, Guirkinger, and Mali (2007), it was discovered that some individuals who wished to avoid forced distribution of resources could borrow money while they have money in their accounts just to 'convince' close relatives and friends asking for financial assistance that they were broke. Though borrowing with interest, they use the money in their accounts as collateral for the debt – a serious setback. The creation of this false impression is meant to discourage close friends and relatives from borrowing from them – but comes at a cost. The entrepreneur will not be free enough to adapt to the business environment in the most appropriate manner because of these normative redistributive demands from family and friends.

Platteau (2000:208) puts the negativity of free riding more bluntly through the following statement: “the economic success of an individual [may] breed [s] parasitic behaviour which [...] does not stop until the rich individual is ruined and brought back to the fold.” This statement shows that the free-riding behaviour might also have the objective of reigning in a member who might be lost by the network if he or she became too affluent. This is the downside of too much cohesion in ethnic or familial groups.

In Bobo Dioulasso in Burkina Faso, a study by Berrou and Combarnous (2009) revealed the fact that the more educated members of the network left the closed group because of free-riding challenges and reverted to heterogeneous groups (weaker ties) which were more flexible and had more diverse resources. Education gave them the capacity to extricate themselves from the family (or kin) trap. However, leaving the kin group was no easy feat as it was seen as having heavy psychological costs (Hadnes *et al.*, 2013). Dynamic individuals may find themselves being forced to struggle as pressure is brought to bear on them by network members.

In a study in Kenya, Jakiela and Ozier (2010) found that female entrepreneurs would abandon investments if they discovered that relatives attended an entrepreneurship group session which

would reveal to them the extent of the earnings they would be getting from their investments. This would hurt the enterprise of the woman.

Hadnes *et al.*, (2013) also discovered that dynamic individuals who came to start businesses in the city try by all means to avoid forced redistribution by employing fewer people from their ethnic group. This eliminated the possibility of getting entangled with kin or co-ethnics who might get the feeling that they had certain rights in the business to make demands for support. Such implicit entitlements by kin tended to encroach upon funds to be ploughed back into the business. Higher expectations harm the entrepreneur's productivity.

According to Chi and Nordman (2012), it is very hard and costly for the entrepreneur to quit the kin group, hence the development of tricks to disguise the true profits of the enterprise. The psychological costs of abandoning kin are tremendous. In Chi and Nordman's (2012) view, kin may anticipate such possibilities of successful members quitting by closing all exit routes for the individual. There is a tendency for compulsory sharing to lead to free-riding and for entrepreneurs to develop tactics against shocks caused by this free-riding behaviour (Chi and Nordman 2012). This shows that social capital may come to the rescue by allowing members to access wider and more diverse networks.

Another critical problem of closed family (homogenous) networks is technical efficiency and innovativeness. Chi and Nordman (2012) found that firms that tend to employ family members have lower technical efficiency than those employing heterogeneous labour from various backgrounds. The argument is that employing heterogeneous employees is likely to result in greater technological innovation and diffusion of innovation increases the efficacy of the business. Outsiders are likely to bring in new ideas whereas insiders are likely to have similar and largely redundant technical knowledge. Therefore, employing relatives would be more likely not to result in the development of new products, ideas, or processes as in most cases relatives did not take personal skills development seriously as they took job security for granted (Kuada 2009).

The other problem caused by bonding social capital is the lack of reinvestment of profits by small businesses to facilitate growth. Grimm, Gubert, Koriko, Lay, and Nordman (2011) assert that while evidence suggests that small businesses make a lot of profit, they, however, do not seem to re-invest their profits in the business. The reason suggested by Grimm *et al.*, (2011)

has to do with “forced redistribution”, ‘forced solidarity’ or forced sharing with relatives already alluded to. It seems the generosity shown to the nascent entrepreneur by a seemingly willing benefactor (e.g. a relative) can have a backlash when the benefactor later asks for favours which may adversely affect the business. Relatives begin to perceive themselves as part owners of the business and make demands by ‘predating’ the profits. This may be because in Africa the woman’s role includes more expectations to care for others unlike that of the male (or husband).

The redistributive obligations or expectations are exacerbated by the fact that women largely depend on relatives or friends for capital to start their businesses. Because of this perceived threat of predation by relatives, most African women’s businesses fail to grow because owners deliberately keep them small to give the impression to potential predating relatives that the business is not very successful or not making much money. However, in some cases, predation by relatives can even lead to the closure of small business. Grimm *et al.*, (2011) observe that if forced redistribution of this type was widespread, it could explain the failure of many African women-owned micro and small enterprises to grow. Generosity as part of bonding social capital has two faces - one so good and the other so ugly. It is like giving with one hand and taking with the other. Because of this ‘forced redistribution’ phenomenon, most business owners do not prefer to be assisted in cash because of fear of predation but prefer assistance in kind (e.g. instead of money to purchase a machine the business should be given that machine itself). This limits the amount of capital available to the business and by the same token kills its growth potential. Very intense ties to the family may therefore negatively impact the capacity of the entrepreneurs taking advantage of opportunities in the market to the detriment of the enterprises.

Kariv (2013) gives another negative aspect of social capital which is rather paradoxical. Critical social connections such as family, friends, and colleagues try to ‘protect’ women from entering male-dominated domains which they consider too ‘risky’ for women. Therefore, women role models teach their protégés to be like them. This observation conforms to Foucault’s concept of ‘networks of constraints’ (Ahl 2011). Thus, social capital in this case tends to support institutionalized stratification and has the impact of side-lining women from business with high growth potential. This tends to keep women trapped in low-value enterprises and low-value social networks – creating a vicious negative cycle.

3.11.1. The negative side of social capital – examples from the Zimbabwe context

There were a few studies done in Zimbabwe that show the prevalence of social capital. Few of them are referred to here. Mupetesi, Francis, Gomo and Mudau (2015) studied the use of social capital among women farmers in Guruve and found out that the women farmers depended on trust and reciprocal exchange. However, they found out that they depended too much on bonding and that limited the growth possibilities of their economic activities. Other studies that were done concerned the use of social capital by Zimbabwean migrants in Botswana and south Africa (Mutsindikwa and Gelderblom 2012; Hungwe, 2015). They both found that Zimbabwean migrants were dependent on various types of social capital on different stages of their migration trajectory. The main types that they used were bonding, linking, and bridging. Basically, all studies that have been done in Zimbabwe show the importance of social capital in undergirding economic activities. Problems of free-riding and trust were also found among Zimbabwean migrants in Botswana (Mutsindikwa, 2012)

3.12. Entrepreneurship research so far done in Zimbabwe - finding the gap

A large number of studies have been done on entrepreneurship in Zimbabwe and these are highlighted in this section so that the gap in both areas of research and methodologies justifies this research. Most of the research has been on SME financing (Manyani, 2014), gender and family control of businesses (Maunganidze, 2013), women and peri-urban informal trading (Chirisa 2013), women and access to micro-finance (Mhishi and Kapingura, 2012). Other studies done on entrepreneurship in Zimbabwe include women and cross border trade (Muzvidziwa, 1998), women micro-enterprises in the informal economy (Munemo, 2010), the informal economy (Mbiriri, 2010; Dube and Chirisa, 2012; Mhone, 1993; Chirisa, 2009), women survival strategies (Mboko and Smith-Hunter 2009), SMEs and record-keeping in small businesses (Maseko and Manyani, 2011). Some of the studies done covered the areas of NGOs and their contribution to women's economic empowerment (e.g. Julia 1999). Other studies covered government support for SMEs (Zindiye, Chiliya, and Masocha, 2012).

Some studies covered social capital in the rural setting (Mupetesi *et al*, 2012; Miruka and Zonke, 2014). From these studies, it becomes apparent that the issue of women entrepreneurship and social capital in an urban setting has not been regularly updated as the business context continues to change, leaving a gap that is going to be filled by the current

study. If studies on women entrepreneurship and the use of social capital in urban settings exist, the author has seen only a few (see Marapira 2013 and Njaya 2015). However, while Miruka and Zonke (2014) deal with the issue of women and social capital they focus on rural settings, and these are outdated as the context has been changing dramatically since then, necessitating the need to revisit the topic and place it within the current highly volatile socio-economic context. It will also be noted that while interviews have been mostly used, there has hardly been a case where the focus group discussion was used. This research thus attempted to close that gap.

The foregoing discourse provides guidelines to answering the questions of “Which social capital factors do women small-scale business entrepreneurs in Zimbabwe perceive as leading to the success or failure of their businesses?” and “How do Zimbabwean women small business entrepreneurs use their social capital in coping with the challenges confronting them in using social capital in businesses?” This also highlights how and why the researcher should pay attention to the context in which Zimbabwean women use their social capital to influence their businesses.

3.13. Summary

The chapter provided a working definition of the concept of entrepreneurship to operationalize this research. It also gave a short appreciation of the general characteristics of women’s business so that the platform for discussing women’s business in Zimbabwe is put in proper perspective and context. The chapter briefly described the macro, meso and micro factors affecting women’s business globally so that the whole picture of women’s enterprises is laid bare for analysis to see why women’s business may fail or succeed. Lastly, the chapter considered the challenges that women entrepreneurs generally encountered which may lead to failure or success of their businesses. In this chapter, a general literature review of studies done on entrepreneurship and social capital was also presented so that the context in which women’s businesses and how it impacts their social capital is illuminated. The importance of social capital to small and women’s businesses was discussed. All the factors affecting social capital in the business and functions of social capital from available literature and empirical observation were highlighted and explained in this chapter. The various types of social capital were also presented and explained in the chapter. Lastly, the negative aspects of social capital

were explained as a cautionary aspect so that the error of seeing social capital as a solution to all problems is avoided.

CHAPTER 4

RESEARCH METHODOLOGY

4.1. Introduction

This chapter outlines and explains the research methodology adopted in this study. The term methodology which should not be confused with research methods refers to the philosophical approach or the logic or beliefs behind the way knowledge is acquired. According to Teddlie and Tashakkori (2009) methodology is about the logic of inquiry or general approach to research. The research methodology was guided by the research philosophy or worldview of the researcher and the nature of the issues being researched. The three main worldviews in research are: first, the positivist/post-positivist world views incorporating quantitative methods and, second, the constructivist/interpretivist world view. The third is the pragmatic world view in the positivist and constructivist worldviews may be combined (Teddlie and Tashakkori, 2009). The aim of this methodology chapter was thus to provide the philosophy behind the choice of research approaches and research methods that were adopted. This chapter incorporates research design, sampling issues, data collection methods, data analysis procedures, issues of ethics. The key strengths and justification for the use of the qualitative approach are also explained.

4.2. Methodological issues

According to Teddlie and Tashakkori (2009:21), a research methodology is “a broad approach to scientific inquiry specifying how research questions should be asked and answered.” They go on to point out that methodology as a term also includes consideration of worldviews, preferred research designs, the logic of sampling, strategies and methods for data collection, data analysis and the making of inferences. All the key dimensions or components of the qualitative methodology are explained in this section.

This research was based on the constructivist worldview. The worldview (constructivist) of the researcher was that the subjects of the research are active and not passive participants in the social contexts in which they existed hence their perspectives represented what was happening in their environments (Creswell 2007). The constructivist paradigm directs philosophical

aspects guiding research practice such as the ontology, epistemology, axiology, methodology and the rhetoric of the research (Teddlie and Tashakkori 2003; Creswell 2007; Teddlie and Tashakkori 2009). Ontology deals with views about the nature of reality, answering questions about what reality is and the nature of existence. In this research following the qualitative approach, reality is seen as socially constructed by multiple actors as they interact with their environment (Slevitch 2011).

The qualitative methodological paradigm was intended to ensure the gathering, analysis, interpretation, and presentation of data in narrative form (Teddlie and Tashakkori 2009; Hesse-Biber 2010). According to Hesse-Biber (2010:105) “(a)n interpretive approach to research aims to understand how individuals make meaning of their social world.” This is centred on the construction of meanings by the researcher and interpretation of the data by the women entrepreneurs in Zimbabwe to explain their use of social capital in business activities. Therefore, inductive reasoning was seen as the best approach to explain the way women entrepreneurs in Zimbabwe use their social capital in their businesses since the women had to explain what was happening in their business situation which was rather complex.

According to Bell (2004:16) “A narrative approach to inquiry is most appropriate when the researcher is interested in portraying intensely personal accounts of human experience.” For example, if ten women entrepreneurs individually believe that the government is not doing enough to help them, then those individual beliefs must be taken seriously. In line with this qualitative view of reality, the research adopted the strategy of capturing issues or themes obtained from communication with the discussants in verbatim quotes as evidence that the perspectives belong to discussants and not to the researcher. This is recommended by authors such as Creswell (2007) and Lincoln and Guba (1985).

Epistemology is related to ontology but is the other side of the coin. It deals with the process of how true knowledge is supposed to be obtained, testing the legitimacy of that knowledge and the kind of relationship that the research has on the acquisition of that knowledge (Slevitch 2011). Epistemologically this study entailed the researcher entering the social world of the women entrepreneurs, getting closer to them to collect the data from them. In Hesse-Biber’s (2010:18) words

If a researcher employs the interpretivist approach the research, the researcher's epistemology assumes multiple subjective realities that consist of stories or meanings produced or constructed by individuals within their natural settings.

Following the views of Creswell (2007), the strategy adopted by the researcher was to spend more time with the discussants so that he would be able to be a sort of 'an insider' to get the discussants' perspective of things and avoid bias. This practice in the field allowed the researcher to be in the context in which the discussants were operating and hence this helped in the process of analysis and interpretations of the discussants' actions.

The fact that the researcher was aware of this position helped the researcher to try by all means not to let his position bring biased judgments away from the perspectives and interpretations of the women themselves. The values of the women were made not to supersede those of the researcher as the women were embedded in the situation and thus had value sets developed over time. The women's narrative was, therefore, more representative of what was happening because of this embeddedness.

The philosophical issue of rhetorical assumptions (Creswell 2007) is important and must be expressed to show the difference of this constructivist study from a positivist paradigmatic approach. Instead of internal validity (as in quantitative research) in this study focus was on credibility and dependability (instead of reliability in quantitative research) (Connelly 2016). The other rhetorical issues that were applied to add to the trustworthiness of this research were transferability (related to external validity), confirmability and authenticity (Connelly 2016; Lincoln and Guba 1985). These language terms continue to be used in the discussion of this chapter.

The methodology is also a vital philosophical issue in research (Creswell 2007, Teddlie and Tashakkori 2009). This research employed inductive logic – moving from the particular to the general. The methodology recognized the dynamics that were involved in the research study. Question generation highly became context-dependent, flexible and iterative as the researcher went on interacting with the context in which the discussants were embedded. The researcher aimed to build a lot of thick findings before arriving at conclusions. The methodology was aimed at obtaining a thick and rich description of the use of social capital among Zimbabwean women in the small business sector.

4.3. Research Design

The research design for this study was the qualitative design and essentially explanatory. This is because it seeks to understand how and why the Zimbabwean women entrepreneurs resort to using their social networks. This was used to get insights into the way Zimbabwean women entrepreneurs carried out their business using their social networks and how that contributed to the success of their businesses. It involved obtaining insights from the women who were asked to narrate their experiences. The narrative strategy was viewed as being the best to get more detailed clarifications of the women's business situation.

The explanatory design guided this research or the research roadmap. It guided the criteria for the recruitment of discussants which was to recruit respondents with enough information to allow deeper explanation of the topic – especially those that had enough experience to give a detailed narrative of the issue of the use of social capital. In summary, the explanatory design aimed to enhance the in-depth understanding of the women's lived experience in the Zimbabwe context. Explanation meant getting conscious views of the women entrepreneurs and getting an insider view by asking open questions. This involved the allowing of probing to ensure the acquisition of thick data to describe the women's business situation in time and space.

4.4. A brief description of the qualitative approach in the study context

According to Given (2008), the qualitative approach recommends the use of in-depth strategies to obtain a thick description of phenomena and “process tracing.” This means that qualitative studies concern themselves with what occurs and how and why it occurs. By this, Given (2008) implied that the fundamental aspect of the qualitative approach is context consideration. Orhan (2005:8) supports the use of the qualitative approach in studying women's entrepreneurial activities when she points out that qualitative research should be used “(t)o uncover hidden issues that go beyond the usual entrepreneurial motivation variables....” Thus Orhan (2005) argued the study of women entrepreneurship must be based on the women's stories as it better reflects the reality from the perspective of the women that are involved.

A major strength of the qualitative approach was its high flexibility which allowed the researcher to adjust to the inquiry depending on the context in which the inquiry was taking place- making the questions iterative. It was, therefore, just for the researcher to enter the world of the discussants and to see things from their viewpoint. The qualitative approach was more

preferable than the quantitative approach since it entailed discussants giving their views without constraint.

4.5. Limitations of the study

The study expected to be beset by the following limitations:

- Time constraints: the researcher was a full-time employee and therefore worked extra hard to ensure that the research was properly carried out.
- Discussants were initially distrustful to engage the researcher due to the suspicious security situation in Zimbabwe and fear of possible political victimization for communicating views seen as portraying government policy in a negative light. Because of this, the researcher showed discussants the research approval letters from the Ministry of Small and Medium Enterprises and the UNISA Ethical Approval letter.

4.6. Sampling Issues

4.6.1. Population

Kumar (1996) defines a population as a set of all members which a researcher intends to study. Saunders, Lewis, and Thornhill (2012) also support this when they point out that the population is the full set of cases from which a sample would be taken. The population for this study was all women who owned small informal enterprises starting from one-person enterprises up to those with 10 employees in the Harare area. The focus was on those business owners whose businesses were operating continuously for one or more years. Including such businesses that had a certain minimum level of continuity made it possible to avoid those erratic opportunistic selling activities to solve intermittent problems or to exploit a once-off opportunity to sell football paraphernalia at a football tournament. The other reason for the focus on small women's businesses was that it was expected that they would readily agree to be interviewed as they expected to benefit if the authorities listened to the recommendations of the researcher incorporating their concerns. Also, most women are involved in small informal businesses. Besides, because of the demise of larger businesses that were closing in large numbers in Zimbabwe, there has generally been a tendency to opt for small businesses, especially those run by women entrepreneurs. These small businesses have lower entry barriers due to smaller amounts of capital required and fewer demands on issues such as employees and minimum set

up requirements. Most women small businesses have lower life spans and are mainly survivalist in nature (Chikombingo *et al.*, 2017). Thus, the population consisted of mainly unregistered informal women's businesses in the Harare area. Large businesses and industries have been closing and the government of Zimbabwe seemed to be leaning more on the informal sector of the economy. This study focused on a variety of women's informal businesses.

4.6.2. The Sample

A sample is an observed subset of a population, which represents that population. Leedy (1993:27) defines a sample as "a portion of the overall population that one wishes to study." The logic of sampling was that it was preferable to devote resources to a subset of the population in the hope that such a concentration of effort would produce accurate measurements of the phenomena of women entrepreneurs and their use of social capital. Kumar (1996) defines sampling as a process of selecting a smaller number of discussants (sample) derived from a bigger group (sample population) to become the basis for estimating or predicting a fact, situation, or outcome regarding the bigger group.

Since this was qualitative research, a non-probability sampling method was used. The sample was purposively obtained from some of the suburbs where most informal businesses were concentrated, these being Glen Norah A, Glen View 1 and Highfield suburbs of Harare. To take care of entry issues, in each location the researcher identified people who introduced him to known women entrepreneurs meeting the research criteria. This was helped by the fact that he had some acquaintances in the small (informal) business sector in each of the suburbs where the research was carried out and these were the starting point for discussant recruitment – which was snowball sampling. This was helped by the fact that the researcher was a resident of each of the suburbs during his time at the University of Zimbabwe and therefore knew the people that could help. The choice of members for the sample was time spent and experience in the business plus willingness to give information. This rationale determined the discussant recruitment process. Integration of the components of this study combining two qualitative methods (Teddlie and Tashakkori 2009:30) was achieved by recruiting the discussants for the subsequent individual interviews from the focus group discussions (individually interviewing all the focus group members from the 3 groups). The aim was to increase the credibility of the data by finding how far members confirmed what was said in the focus group setting, besides

getting more information from members who were more reserved during focus group discussions. These therefore made up the sample for individual interviews.

The categories of women businesses were small-scale manufacturing businesses which involved the making of anything for sale including but not limited to food and beverage processing, making clothes for sale, making soap and candles and other products; services (including but not limited to hair salons, beauty services, interior décor, catering and others); retail and wholesale (which involve all buying for resale, including but not limited to vending, tuck shops, shops, beauty and health products, clothing shops, household utensils, Tupperware, cross-border trading and so on). The numbers chosen in each sector were determined when the actual sampling started considering the prevalence of different types of business at the time of the research.

4.6.3. Sample size

There were three focus group discussions (one for each suburb) and the number of discussants per focus group discussion was between 6 and 8 women entrepreneurs. This number was proper because it was small enough to make each member get a chance to participate, and was large enough to allow some sort of diversity in the sense that people doing varied business activities in the same context were represented. This is the recommendation of most authors (Freitas, Oliveira, Jenkins and Popjoy 1998; Krueger 1994; Onwuegbuzie, Dickinson, Leech and Zoran 2009). Larger groups than this would have posed management problems and made it difficult for the researcher/moderator to properly observe the response of each participant and maintain order and cooperation. If groups were too small, they might have become unproductive since fewer business types would have been represented and their contributions would have been minimal. It was assumed that a variety of women businesses had to be represented to broaden perspectives.

For the individual interview, the sample size included all the members involved in the focus group who were interviewed to obtain more clarification of issues discussed generally in the focus group discussions. These were initially estimated to be a minimum of 18 and a maximum of 24 individual interview discussants. However, 21 people were individually interviewed.

4.6.4. The sampling technique

The goal of using the qualitative approach was to look at processes and the subjective understanding of issues (Hesse-Biber 2010) or the emic view as opposed to the etic view of quantitative research. In line with this observation, the sample was selected based on non-probability sampling, particularly judgmental and purposive sampling to fulfil the required number for each focus group discussions until the 6 to 8 discussants were selected. Purposive sampling is a method whereby the discussants are deliberately chosen based on the researcher's judgment that they can provide in-depth and rich data on the issue of interest to the research topic (Teddlie and Tashakkori 2009). This view also concurs with the view of Rabiee (2004:655-656) who argues that

this approach to selection relates to the concept of 'Applicability', in which subjects are selected because of their knowledge of the study area.

Purposive sampling considered discussants whose businesses were a year or more old. The rationale was that such discussants were expected to have enough information and experience to give detailed data to the research. The aim was to gain a detailed understanding of the way discussants in the focus group discussions thought, felt and believed about the issue of social capital usage and the values they placed on it. In this case, the discussants selected were those who were likely to be in a position to actively engage in the required focus group discussions (because of experiences and interest in the subject of discussion), hence the use of purposive sampling. Another important point was those focus group discussions aimed at getting diverse views in an interactive situation. There was a need to have sufficient homogeneity in experiences among members of the focus group discussions to make discussion easier because issues would be common to members and there would be no inhibiting status variations (Rabiee 2004, Krueger 1994). The aspect of homogeneity was in that all were small businesses and that they were all operating in the same constraining business environment. The heterogeneity was in the sectors in which they were operating and in the differential nature of the businesses.

Non-probability sampling, in the view of Babbie (2004), is a sampling method in which units of the sample are selected based on personal judgment, hence, purposive sampling. This was because of two considerations. The first was the likely credibility of informants judged from their considerable experience in the business. The second was the non-availability of records

of women's businesses. This also anticipated the forewarning given in the literature about the lack of consistency and unavailability of registers of women businesses even in the developed nations (Aidis, Welter, Smallbone and Isakova 2007:164, Gatewood, Brush, Carter, Greene and Hart 2008). Thirdly, some discussants might not have felt comfortable being asked a lot of questions especially in Zimbabwe's sensitive political and security environment, which would have implied that quite a few refusals would have been expected. The researcher anticipated that other discussants might not have been willing to participate in the research for personal reasons. The strategy was to get slightly more potential discussants' consent (about 10 or more) to ensure that there would be replacements for unwilling or unavailable discussants so that the numbers required by the researcher were met to improve credibility.

The sampling for interviews was fairly straight-forward. All members of the groups were eligible for interviews to ensure that all the information that they might have been reluctant to volunteer in the group setting would be obtained in a 'safe' environment without risk of exposure to group scrutiny or embarrassment. Considering the group effect on individual freedom, the researcher expected some discussants to be reluctant to volunteer some information in a group setting. Thus, the focus group members were later individually interviewed until data saturation was reached. The use of this additional method was expected to facilitate more observation and greater understanding to ensure the credibility of the data obtained from the respondents (Lincoln and Guba 1985).

4.7. Key Data sources

Data sources in this research were generally classified as secondary and primary. Secondary sources were made up of already existing data, originally gathered for other purposes and were somehow related to the current research, but sometimes not perfectly. The key data sources were both primary and secondary. Secondary data derived from internet articles, journals, textbooks, newspapers, the television, archives of newspapers and government records. Most of this information was mainly presented as part of the literature review.

By definition, primary data are data collected to solve the problem at hand (Saunders 2000). Primary data were specifically for the current research and were obtained through fieldwork by the researcher. In general, there are several sources of primary data. These include

observation, questionnaires, interviews and focus group discussions. However, the sources of primary data were the focus group discussions first, followed by the individual in-depth interviews.

4.8. Data Collection methods

This section presents and explains the methods used to gather data for this study within the context of the qualitative approach. The methods used for data collection were the focus group discussion and in-depth interviews.

The focus group method was the major data collection method (using verbatim transcripts and observation notes by assistant moderators), followed subsequently by individual in-depth interviews to provide complementary information. The focus group discussions were used for explaining the attitudes, feelings, experiences, opinions, and values of group members. In-depth interviews were used as a follow-up to obtain more information that members were not able to provide in the focus group discussions for various reasons, including shyness or discomfort, about how discussants' social connections assisted or militated against the success of their businesses. The focus group discussions managed to yield essential information on how women entrepreneurs 'constructed' meaning about their lives in their daily business, particularly on the kinds of social capital they used, how and why they did so. Individual interviews were also used to get further clarity of hitherto unclear facts from the focus group through discussants giving their narratives or life stories concerning their use of social capital in their daily business experiences. This was, therefore, a clear example of triangulation.

The decision to use interviews was also because it was expected that some discussants might not have felt comfortable to say certain things in the group setting preferring to say them in confidence to the researcher or his assistant. A preliminary familiarization meeting with a few potential discussants done by the researcher indicated that politics was at play in the Zimbabwe small business sector whereby some people owe the existence of their businesses to political patronage, and they may not have wanted to disclose the political mileage they got within the focus group because of the sensitivity of such information. In Zimbabwe, politics is a very sensitive and often dangerous matter. The researcher took this precaution because he thought that it would have created animosity in focus groups because of the volatile political climate in Zimbabwe where 'correctness' in terms of political party support could have been an issue.

Discussants might have been reluctant to utter statements with political overtones in the group setting. Therefore, the researcher decided to use individual interviews to allow the collection of data from members who were uncomfortable or did not feel safe to communicate certain issues during the focus group discussions. In-depth interviews were used to highlight concerns of the individual vis-à-vis those of the group. Topics that arose during a focus group situation but were uncomfortable for them to communicate within the focus group context were addressed through individual interviews. This argument is corroborated by Boyce and Neale (2006:3) who point out that:

In-depth interviews should be used in place of focus groups if the potential discussants may not be included or comfortable talking openly in a group, or when you want to distinguish individual (as opposed to group) opinions about the program. They are often used to refine questions for future surveys of a particular group

4.8.1. The focus group method

The focus group is a method, with various techniques inherent in its use. It has **its** origin in Sociology but is now applied in many social science fields such as health and marketing. According to Mack, Woodsong, Guest, and Namey (2005:51),

(f)ocus groups are a qualitative data collection method effective in helping researchers learn the social norms of a community or subgroup, as well as the range of perspectives that exists within that community or subgroup.

The focus group discussion aimed to answer questions concerning the subjective experiences of individuals within group settings. It allowed the researcher to collect data from multiple discussants simultaneously. In the focus group discussions, the moderator/researcher strategically kept the discussion focused on issues of social capital which was the topic of interest to this study. Responses (both verbal and non-verbal) were captured in context. According to Teddlie and Tashakkori (2009), the focus group involves both interviews and observation since the researcher can record both manifestations of non-verbal behaviour as well as listen to discussants' views. The focus group could be used as the sole method in research or in conjunction with other methods or techniques to understand discussants' values, norms, perspectives, and attitudes. In this case, focus group discussions were held in conjunction with in-depth interviews. The definition of a focus group discussion is

comprehensively provided by Freitas, Oliveira, Jenkins, and Popjoy (1998:2) who put forward that:

Focus Group is a type of in-depth interview accomplished in a group, whose meetings present characteristics defined with respect to the proposal, size, composition, and interview procedures. The focus or object of analysis is the interaction inside the group.

The Department of Health and Human Services (2008:1) defines a focus group as:

...a group interview of approximately six to twelve people who share similar characteristics or common interests. A facilitator guides the group based on a predetermined set of topics.

On the issue of focus group member recruitment, the way for testing if focus group discussions could work was to find out the ease with which potential discussants could quickly start discussing the issues and their levels of activity on discussing the topic of interest. The focus group was especially vital because the major aim was to get an understanding of how the discussants perceived and considered the phenomena, the experiences, events, or/and ideas surrounding women's businesses and their use of social capital. Freitas et al. (1998) argue that the focus group discussion is particularly suitable for obtaining data on what the discussants think or feel and underlying factors that influence their actions. Interaction in a focus group setting was also vital in that it enhanced synergistic dynamics whose fundamental effect was the enrichment of the data obtained from discussants.

The first critical advantage is that the focus group combines the data collection strengths of two of the major research methods used in the social sciences, namely, the observation method and the in-depth interview method. In the case of Zimbabwean women, the researcher while listening to the discussions among the discussants, was able to note the way the discussants put across their views which indicated how they felt on an issue. This view is recommended by Onwuegbuzie et al (2009) who point out that when discussants speak about certain things, they use action words to reinforce their position. Data were also collected at a lower cost suiting the budget constraints of the researcher and in a shorter time making it possible for the researcher who is based in Botswana to quickly, but effectively, complete the research providing time to interact with and observe some discussants doing their businesses. The other merit, which also

saved time, was that the method involved the simple observation of the reality that was unfolding in context and in time. Focus group discussions also facilitated spontaneous responses which were likely to be authentic since discussants' reactions were likely provoked by inner feelings. According to Rabiee (2004);

One of the distinct features of focus-group interviews is its group dynamics; hence the type and range of data generated through the social interaction of the group are often deeper and richer than those obtained from one-to-one interviews.

Thus, another advantage in using the focus group in this study was that the researcher was like a participant observer as the focus group interacted and this allowed him to take note of the dynamics involved in the interaction and the richness of the data obtained from all the discussants at the same time. The researcher and the assistant moderators were able to take note of those who seemed to command certain respect and noted those who seemed to have their viewpoints marginalized or looked at with disfavour and other aspects. Issues such as unfolding antagonisms and alliances among individuals in the focus group discussions were also taken note of to enable the researcher to gain an in-depth understanding of issues involved. The researcher simply introduced themes in line with his research questions and allowed the discussants to freely discuss these issues, while they were recorded for later transcription. Since the researcher chose willing discussants using purposive sampling, the cooperation of discussion was as good as guaranteed and quite productive.

Methodologically the focus group was expected to address axiological and power (for example androcentric) aspects between the researchers and the discussants in this research (issues of gender difference). Feminists in contemporary research have noted that research involving 'hierarchical elements' such as a researcher from another social group (e.g. male and privileged) and the researched from another social group (e.g. female working-class) could create a social class barrier (Hesse-Biber 2010). The researcher noticed that these perceived unequal hierarchical positions could create power differentials paralleling those of the usual Zimbabwean androcentric patriarchal society which might be reproduced in the researcher-researched interaction where female discussants might feel that they would be perceived as "objects" in the research and not cooperate fully. The use of focus group discussions in this study of women entrepreneurs (who are usually considered from the feminist view as an invisible, oppressed, and marginalized group) was important from the empowerment viewpoint

(Madriz 2003). Even though the researcher was one male and middle-class interviewer, the women entrepreneurs in the focus group were in the majority and therefore felt less intimidated and more empowered to express their viewpoints during the focus group discussions. Madriz (2003) believes that it is important in research such as these to reduce the social distance between the researcher and the discussants, especially where power issues of ethnicity, race, gender or sex are involved so that easier rapport could be established. In this manner, possible perceived power imbalance issues were addressed. This allowed the women's 'coalition' to present a powerful collective testimony so that their viewpoints were heard and understood by the researcher and his assistants as 'outsiders' who might not have had a better understanding of issues involved. However, despite Madriz's (2003) view of the power of the majority of disempowered women over one researcher, the researcher chose a woman as one of his assistant moderators to neutralize the differential power effect.

The adoption of the focus group was also helpful in assisting the researcher to understand certain subcultures such as small-scale women entrepreneurs who might have their common issues (share common circumstances), attitudes, values, norms, and language as a distinct subculture (Hebdige 2002, Haralambos and Holborn 1990). This required the researcher to follow Madriz's (2003) recommendation that homogeneity (common identity) should be taken seriously in recruiting discussants so that salient issues involved in subculture interactions could be captured.

Another merit of adopting the focus group was the fact that it allowed iterative flexibility (Mack et al 2005) where initial focus discussions tended to inform subsequent interviews. This allowed the researcher to pick up new issues and revise the issues to be discussed. This entailed adjusting the order of the discussion depending on the new relevant issues raised and the mood and preferences of the group at any given time. It also allowed the researcher to use prompts and probes in the focus group discussions to get clarifications on unclear issues and at the same time obtain more information from the discussants (Mack et al 2005). Flexibility also allowed natural unbiased responses and spontaneity. The researcher watched for any peculiar issues raised by each focus group and incorporated them if they were relevant and vital to the research. The nature of initial discussions guided subsequent discussions of the following sessions to ensure continuity

However, it was noted that the focus group method had its weaknesses or demerits (Freitas, Oliveira, Jenkins and Popjoy 1998) which the researcher watched-out for. The first weakness was that the researcher did not have much control as the discussion occurred in a natural setting and had spontaneity which implied that some irrelevant themes crept into the discussion as expected. In that case, the solution was that the researcher/moderator was extra vigilant and managed to keep the discussion on track. This meant that care was taken in directing the course of discussions for better and relevant outcomes. Discussants' behaviour and utterances were analysed in the context and notes were taken for further analysis and interpretation. The actual context had to be unscrambled, which meant that all communications had to be linked to context. This was mitigated by observational notes made by assistant moderators. Individual narratives were not possible in a focus group setting. However, the researcher's experience in using interactive teaching methods was of help in overcoming that challenge. The researcher also consulted friends conversant with the methodology to learn the art of moderating the focus group discussion and transcribe and analyse the data obtained.

4.8.1.1. Planning the focus group discussions

For better execution, the focus group discussions were planned properly. In this section, the detailed execution plan and issues that were considered are discussed at the same time taking the advice that focus group discussion analysis should start from the data gathering stages to allow more reflexivity. Taking advice from Rabiee (2004) and Krueger (1994), the researcher took time to develop preliminary research questions, recruit suitable discussants ensuring that they had sufficient homogenous characteristics to be able to feel comfortable to engage each other without much constraint and share information in the setting of the focus group. The plan also involved pre-testing the questions to find how well they could be used in eliciting information from discussants. As an example, one of the research questions was "Is there any other support where women entrepreneurs get from other people/organizations?"

Planning was also done for holding the focus group discussions and the debriefing of all groups before analysis and the making of the final report.

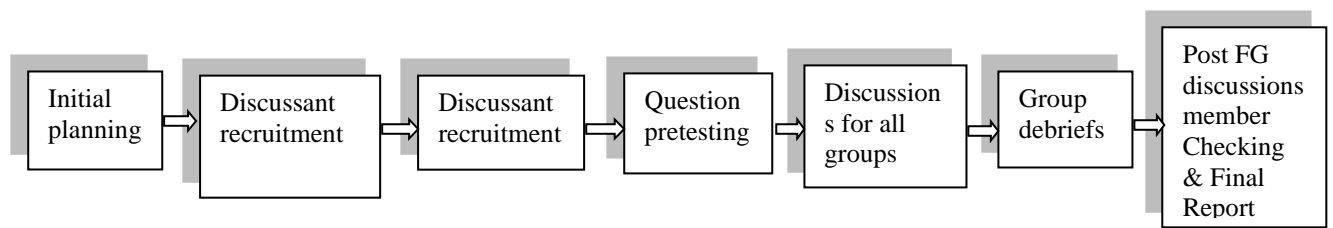


Figure 4. 1: Research process plan (Adapted from Krueger, 1994)

Following advice from Rabiee (2004) and Krueger (1994) the researcher also ensured that each group was sufficiently heterogeneous to provide diverse perspectives on the topic of the use of social capital in the business. The researcher tried as much as possible to recruit people who were not too close or familiar with each other to obtain independent and honest responses unencumbered by familiarity and other social issues. This conforms to the principle of heterogeneity (Rabiee 2004; Krueger 1994) which could broaden the number of responses and enrich the findings. In this study, the focus groups had similar social status backgrounds but also had differences in age and pursued different types of businesses – dealing with different goods and services.

The Department of Health and Human Services (2008) points out that a typical focus group needs a facilitator who creates an environment encouraging discussants to share their perceptions and points of view. They also argued that for effective focus group discussions there should be alert and well-trained assistant moderators. In this study the researcher recruited and trained two assistant moderators whose role was to keep notes of important observations from the focus groups and also help to provide important possible interpretations of discussant utterances and conduct. This was expected to have the effect of reducing facilitator/moderator bias (Rabiee 2004). The fact that the assistant moderators lived in the same environment as the discussants made them very useful in helping to interpret actions and words of discussants.

The first issue to be discussed was the intended level of moderator involvement in the focus group discussions. Besides the need to keep the group disciplined and focused, the involvement of the moderator was minimal to allow free discussion. In this case, the moderator allowed free discussion of specified issues only intervening to introduce subsequent topics and when he felt that the focus group was drifting to issues irrelevant to the discussion as espoused in the

interests of the study and to probe issues. Care was, however, taken to avoid disturbing the train of free discussion which could jeopardize the free expression of the discussants. The effect of group context on member responses was observed and noted. The researcher was aware that too much involvement could lead to biased results, especially when discussants felt that the researcher had a certain slant or bias in his interventions. The moderators ensured that members who were reserved by nature were also given the platform to contribute to the focus group discussions. The orderly progression of questions was expected to make data analysis easier.

The researcher engaged and trained two assistant moderators to ensure that if he missed certain observations the assistant moderators would be able to pick them up. One of the assistant moderators was a woman. The roles of the assistant moderators were to audiotape group interaction and also take notes and observe non-verbal cues (proxemics, chronemics, paralinguistic and kinesics) inherent in the group interactions. Assistant moderators assisted in ensuring proper seating arrangements. They were also expected to assist if the researcher became biased or did not understand certain utterances or behaviours and they were allowed to speak their minds freely. This was especially vital since the researcher did not reside in Zimbabwe at the time of the research was carried out and thus might have been out of touch with current issues at the time, in the area being studied in the Zimbabwean context. Thus, assistant moderators were vital in data verification and assisting the researcher/moderator in data analysis and interpretation. The moderators had been in the Zimbabwean context for a long time and were thus deemed conversant with expressions, language, meanings, and other aspects involved in women entrepreneurship in Zimbabwe – in other words, they were more familiar with the context.

The extent and depth of focus group discussion were considered. The researcher ensured that the discussion guide comprehensively covered all vital topical areas of interest to the study. At the same time, the researcher tried not to control the instruction too much to avoid compromising the level of free interaction which was so vital in the focus group discussions. Thus, the content of the group discussions balanced the interests of the study, the discussants, and the researcher.

The issue of time taken per session and the number of sessions was also vital. The plan was to have two or three (3) sessions per group to cover planned issues (each taking between 1 hour

30 minutes and two hours) with possible adjustments according to the reality on the ground. Venues for the three focus group discussions were also planned.

A list of issues or topics was pre-arranged in a particular sequence based on relevant questions in a logical sequence depending on how the questions were connected. However, care was taken to accommodate issues emanating from the dynamics of group interaction especially issues the researcher had not foreseen but were raised during the discussions. Sticking inflexibly to a set schedule ignoring new issues raised during discussions (which needed explanation) was seen as having the potential to cause the researcher to miss important information and disrupt the natural flow of issues as discussants had their order of how things were configured in their world. This precaution avoided a situation where the use of a focus group discussion schedule would have stifled the natural progression of the discussions. The moderator ensured that each topic was exhausted before moving to the next item on the schedule allowing for data saturation. In line with that, the moderator and his assistants ensured that if members still had something to say they were to be accorded the chance to say it before proceeding. The discussion guide made it possible to see that a particular theme had been covered and exhausted.

The moderator welcomed the discussants at each session and introduced topics for discussion for the day in general terms (flexibility was needed since group mood was expected to make things faster or slower). This introduction prepared the group members for the discussion. The moderator also indicated the fact that the group had a considerable degree of homogeneity. The researcher emphasized the fact that people with common issues had been brought together to share their views on a common topic of possible interest to them all (see Krueger 1994). During the introduction stage, the rules of conduct were read out and repeated so that members continued to be aware of the rules and late arrivals were also made aware of the same. Discussants were informed that they would be recorded and that before they made their contributions, they would be assigned their pseudo-names before the discussions commenced. This was in line with proposed ethical considerations, and also made it easier for the researcher to attribute contributions to relevant individuals. In the end, each member was asked to make a closing statement. Lastly, the researcher formally gave a statement closing each focus group session and reminded the discussants of the next session, if there was one and of debriefing as the last session if there was no other session.

4.9. The in-depth interviews

Individual in-depth interviews were used to solicit narratives from the interviewees' own personal viewpoints on how and where the influence of social connections has been apparent in affecting their businesses. According to Boyce and Neale (2006:3),

In-depth interviewing is a qualitative research technique that involves conducting intensive individual interviews with a small number of discussants to explore their perspectives on a particular idea, program, or situation.

Boyce and Neale (2006) further explain that in-depth interviews to get a complete picture and the perspectives of the individual on an issue, phenomenon, or programme.

The key objective of using in-depth individual interviews was to obtain views of interviewees of their use of social capital in their business as women entrepreneurs to verify of "internal consistency" with focus groups. This is supported by Atkinson (2002:134) who argues for the use of internal consistency as a measurement for ensuring that what a discussant says, "In one part of the narrative should not contradict what he or she says in another part." Loh (2013) supports this pointing out that it can be used by the researcher as a way of checking quality in verifying a discussant's interpretation of his or her reality. Thus, open-ended questions were used to elicit responses from informants. Given (2008:582) defines the open-ended question thus:

An open-ended question is a type of question that researchers pose to research discussants that allows them to select how they orient to the research topic. Also, referred to as nondirective questions, open-ended questions provide discussants of research interviews or written surveys with the opportunity to choose the terms with which to construct their descriptions and highlight the topics that are meaningful to them.

It, therefore, means that in-depth interviews and open-ended questions were used to obtain data on the stories of individual women entrepreneurs according to their meanings and perspectives in a free setting. The autonomy accorded to the women entrepreneurs to prioritize and structure

their answers to questions of interest to the researcher offered the authentic positions of the women entrepreneurs on issues. One key strength of open-ended questions was that they are not expected to assume what the informant might say. According to Given (2008:582) “open-ended questions make no presumptions about the kinds of answers discussants might provide.” This consideration minimized bias that would have crept into the research through possible leading questions – which the researcher avoided. However, to avoid the possibility of informants going out of the research context the researcher made the interview questions purposeful by aligning them to the research topic.

In-depth interviews should be used in place of focus groups if the potential discussants may not be included or comfortable talking openly in a group, or when you want to distinguish individual (as opposed to group) opinions about the program. They are often used to refine questions for future surveys of a particular group.

Mack et al. (2005:30) also concurred with this view when they point out that;

Interviews are also especially appropriate for addressing sensitive topics that people might be reluctant to discuss in a group setting.

This view is also corroborated by Rabiee (2004:656) citing Krueger & Casey (2000) where she points out that “for some individuals, self-disclosure is natural and comfortable, while for others it requires trust and effort.” This partly explains why the researcher had to use interviews as a complement to the focus group discussions. The researcher took this authoritative advice into considering the use of individual interviewees to ensure that the information obtained was complete and authentic. The fact that individuals could not say certain things during the focus group was not construed to mean what was left unsaid was not important to the research, but it could be said in a safe and confidential setting. From this advice, the researcher felt that there could be some information that might not be disclosed in the focus group setting and could thus be obtained in the ‘safe’ and confidential individual setting. The aim was to obtain as complete information as possible without leaving anything to chance.

In-depth interviews were used to seek information that would clarify revealed divergent experiences and “outlier” attitudes (noted during focus group discussions). The logic of using interviews was that groups often do not permit the researcher to see that experiences might vary with individuals. Some people could be expected to have their own experiences not shared

by the focus group and it may not be possible or productive to discuss them in the group setting since others may have nothing to say on such issues. Thus, after the focus group discussions, the researcher used individual in-depth interviews to obtain information regarding these special experiences and interpretations. In-depth interviews differed from focus group discussions in that it was easier to speak to one person with their full attention than to interrogate a group. It was also easier to schedule a discussion with only one individual.

There were several challenges expected concerning the use of individual in-depth interviews (Boyce and Neale 2006, Mack, Woodsong, MacQueen, Guest and Namey 2005). The first challenge was that of possible bias. The bias was expected from both respondents and interviewer (researcher). The researcher considered the possibility that the interviewee might develop some bias as a key stakeholder with obvious personal interests. The interviewer, therefore, considered the possibility of creating an instrument that may have caused bias if no precautions were taken. Hence, there was a need to be on the lookout for such biases and also to make a bias-free interview instrument. In this case, the researcher engaged the discussants by neutrally asking the questions, attentively listening to discussants' answers, and probing where necessary based on the discussants' answers. Leading discussants per his own preconceived position by verbally or non-verbally showing any approval or disapproval to discussants' viewpoints was avoided by the researcher. This caution is recommended by Mack et al (2005:29) who says:

During in-depth interviews, the person being interviewed is considered the expert and the interviewer is considered the student. The researcher's interviewing techniques are motivated by the desire to learn everything the participant can share about the research topic.

Individual in-depth interviews were labour intensive and costly in terms of time and money. However, since there was a need to gain a more in-depth understanding of the women's situation the discussants in the focus group were interviewed until data saturation was reached.

4.10. Pilot Study.

It is important to test the efficacy of the research instruments before their actual use. The aim was to find if there were any inconsistencies, difficulties, and ambiguities in the instruments. As a result of this consideration, before using the focus group discussion instrument to collect data, it was pilot tested with 5 potential interview respondent acquaintances with similar characteristics with intended informants. The subjects for the pilot tests were chosen from Chitungwiza which is a satellite town of Harare with similarities to the intended discussants from selected suburbs of Harare. Chitungwiza was chosen because it was more convenient for the researcher as he stayed there during the study and was not going to be involved in the actual research. The purpose of the test was to refine the focus group and interview guide so that there would be no problems when conducting the main study. This ensured the right focus group and interview schedule and the asking of the right interview questions. After the pilot study, it was noted that using Shona vernacular language was the best solution to ensure freer unrestricted discussions. Besides, this enabled the researcher to assess the issues` of validity on the issue at hand. The pilot study was also used to estimate the time allocated for the focus group and interview sessions. This showed that two sessions might be adequate if time issues were properly handled. Attitudes to audio taping were also assessed via the pilot study and issues arising were adjusted. For example, most pilot study discussants were more comfortable with unobtrusive recording compared to an obvious and conspicuous recording. After pre-testing, a refinement process was undertaken and the final focus group and interview guides to be administered were confirmed and adjusted accordingly, avoiding any inconsistencies and problems noted.

4.11. Describing the logistics of focus group and individual interviews

The focus group discussions and interviews were held in Glen View, Glen Norah, and Highfield. They were held in locations where there were minimal disruptions. All group members completed consent and demographic data forms. The venue for the Highfield focus group was at one of the high schools. For Glen Norah, the venue was at a primary school. In Glen View, the focus group venue was at a local Primary School. The seating arrangement for each focus group session was a round table that allowed proximity and allowed for audio recording. Topics for discussion were introduced by the researcher in each session, in the same

manner, to avoid disturbing the tempo of discussion and so make the analysis of issues easier since there was a need for the orderly progression of discussions.

Each focus group method was used at a venue in the suburb where the discussants stayed for cost reduction, and convenience, hence the purposive sampling. The researcher facilitated the discussion and guided the focus group discussions. The research assistants clarified issues and recorded all focus group conversations, noting all pertinent issues involved in the interaction, including non-verbal behaviour and its possible implications. There were three groups and they are shown in Table 5.1. below.

Table 4. 1: Table showing the location, numbers and times of focus group interviews

Focus group identity	Number of discussants	Place of meeting	Date and time
Group A	8	Glen Norah	1 April 2018: 13h00-14h30
Group B	6	Highfield	2 April 2018: 12h00- 13h30h
Group C	7	Glenview	3 April 2018: 11h30-13h00

4.12. Issues of trustworthiness in qualitative research

The qualitative research is concerned with the issue of trustworthiness which incorporates, credibility, dependability, conformability, transferability, and authenticity (Guba and Lincoln 1994). Noble and Smith (2015) argue that in qualitative research, reliability is seen as being represented by consistency and neutrality (confirmability). The researcher needed to be consistent and trustworthy. Noble and Smith (2015) pointed out that trustworthiness is the ability of the researcher to maintain a decision trail. In the view of Connelly (2016:435) “Trustworthiness or rigor of a study refers to the degree of confidence in data, interpretation, and methods used to ensure the quality of a study.” Trustworthiness requires highlighting and explaining the procedures and protocols needed to make the research have some worth. According to Guba and Lincoln (1985), these issues have to be present for a research study to be acceptable as well as sound.

4.13.1. Issue of credibility

Credibility is when the researcher should prove that the findings are a true reflection of the issue under investigation. This is related to ‘internal validity’ in quantitative research (Sandelowski 1993). In this research, there were several mechanisms adopted to ensure that there was credibility. First, the researcher ensured that he recruited discussants who had been in business for a year or more to ensure that there was credibility in what they were saying. The expectation was that such subjects could be trusted to have the relevant information on the issue under study because they were embedded in the situation where the phenomenon under study was prevalent.

Secondly, the researcher also ensured credibility by making sure that the focus group and interview questions were relevant, and that they were also asked in vernacular language to ensure maximum understanding of the questions. Thirdly, there was debriefing between the moderator and the assistant moderators to make sure that they shared information (giving their interpretations of discussant contributions) and agreed on what the discussants meant during the discussion. This agreed with Lincoln and Guba’s (1985) recommendation of triangulation. Further triangulation was employed by employing individual interviews to observe the consistency of what the discussants said in the group and individually. The fact that there was not much variation tended to confirm what was communicated in focus group discussions.

Fourthly, in the group setting the moderator and his assistants were able to note nonverbal communications, degrees of agreement or consensus and disagreements among respondents from verbal and non-verbal cues. These made it possible to probe to get more understanding and also note the truth.

After each group's transcription, analysis, and interpretation, the researcher took the time to visit each group to confirm whether they agreed with the researcher's interpretation of their responses. Creswell (2009) called this 'member checking. Two discussants per group were contacted for the checking exercise. This is recommended by several experts (Lincoln and Guba, 1985; Loh, 2013; Atkinson, 2002). This was meant to find whether or not the researcher's interpretation of what discussants said was making sense and reflected the truth and check whether or not discussants had alternative interpretations since they were the ones that experienced business activities and used social capital in doing so. This was meant to eliminate any biases the researcher might have had. The exercise was done because in this thematic study, interpretation of facts to produce the truth was paramount. Since the researcher was working with two local assistant moderators and held debriefing sessions with them after each focus group discussion, there were minor differences between the interpretations. These were aligned to discussants' meanings accordingly without the need for a serious revisiting of focus group discussions. Therefore, this ensured that there was more rigour by testing the researcher and assistants' interpretation of facts provided by the discussants on what the facts of their entrepreneurial and social capital experiences meant to them. Through this, the complexity of the women's use of social capital in their businesses was captured.

Finally, since the interpretation part was tricky because of possible researcher bias and the fact that discussants could have their interests and not tell the truth, the researcher took a last extra step to ensure credibility. The researcher took the interpretations to three women in Chitungwiza who took part in the pilot study to see whether or not they would see the interpretations in the same way as the researcher saw them and whether or not they saw them as true or making sense. Loh (2013) describes it as 'audience validation' which referred to those who would fit the description of the intended respondents likely to benefit if study recommendations were adopted by policymakers – the women entrepreneurial category in this case. This was appropriate as they were also in businesses similar to the discussants' in the three focus groups in Highfield, Glenview 1 and Glen Norah A. While member checking provided for primary credibility, audience validation complemented it. Again, there were no

differences noted, thus the researcher proceeded to make his report in a manner that showed how discussants wanted it conveyed as it indicated how they interpreted the facts the discussants presented it. From this, the contextual complexity of the women's entrepreneurial activities and utilization of social capital were brought to a better and clearer understanding

4.13.2. Issues of dependability

There was also the issue of the dependability of the data obtained from discussants, which deals with whether or not another future researcher can carry out a similar study. This is just like 'reliability' in quantitative research (Guba and Lincoln 1985; Sandelowski 1993). Although in qualitative research reality is socially constructed and highly context-dependent and, therefore, hard to replicate (Sandelowski 1993), the researcher considered that it was possible to replicate the process. The researcher used three ways to ensure dependability. First, the selection of discussants was deliberate and purposeful – to recruit people who had more experience in business and hence expected to be able to offer more in-depth information. Secondly, the researcher ensured that all the processes and procedures that were followed from data collection, analysis and interpretation were properly planned, fully described, and documented. Steps followed in data collection, analysis and interpretation were highlighted and explained to ensure high dependability. Lastly, dependability was ensured by using interviews after the focus group discussions to tie loose ends in the information provided and get individual perspectives to find the degree of corroboration with the information provided in the focus group discussion settings. As recommended by Guba and Lincoln (1985) the processes of data collection, analysis and interpretation were rigorous. In Data collection rigour was ensured through collecting data using different methods. The data was captured via audiotape and observational notes. The analysis was also rigorous in that there was the steering of questions to issues relevant to the study, debriefing with assistant moderators, data familiarization, creation of transcripts, identification of themes, indexing, and sorting. That meant that data analysis was continuous as it started from the data collection stage.

4.13.3. Issues of transferability

Another important aspect of trustworthiness in qualitative research advocated by Guba and Lincoln (1985) is transferability. Transferability is the degree to which the research can be repeated in other contexts with similar characteristics. In this research, the context of Zimbabwean women entrepreneurs was provided to justify the usage of the research methods

employed in this study (something which another researcher can imitate in a similar context). The researcher emphasized that the discussants/interviewees were a vulnerable group of women in the lower stratum of society and authorities such as Hesse-Biber (2010) recommend that disempowered groups such as women in high context situations needed to be studied through qualitative research methods.

4.13.4. Issues of confirmability

Lincoln and Guba (1985) refer to the aspect of confirmability which the researcher also found useful for this thesis. According to Guba and Lincoln (1985), confirmability is concerned with product examination to prove that findings, interpretations are not the researcher's own views but are supported by data indicating views of the discussants/interviewees. In the view of Connelly (2016) confirmability is concerned with the level of objectivity or researcher neutrality in the study. In this study, the researcher took measures to ensure that there was a high degree of confirmability. Firstly, the researcher kept the audio tapes in order to listen to them repeatedly. Secondly, transcripts and observational notes were created to assist in gaining better understanding and provide for more rigorous analysis. In the data collection, analysis and interpretation section the researcher explained in detail the steps taken to ensure that there was rigour.

4.13.5. Issues of authenticity

Guba and Lincoln (1994) added a new criterion of trustworthiness of a research study – the criterion of authenticity to the four above (Connelly 2016). According to Connelly (2016),

Authenticity is the extent to which researchers fairly and completely show a range of different realities and realistically convey participants' lives.

In this thesis, the researcher ensured that the authenticity criterion was met by selecting discussants who had a lot of experience in running small businesses and who could, therefore, provide information that truly conveyed what happened in such business and describe how and why it happened that way. This provided a thick description of narrative that could only be described as authentic as it was derived from stories of experienced players in the field. A comparison of the discussants' multiple narratives was very important to ensure the authenticity of the data collected in this research. Also, the fact that three groups produced

some corroborating information was important in ensuring that there was a high degree of authenticity.

4.14. Data analysis and interpretation

4.14.1. Analysis

Analysis involved interpreting views of the discussants all the time putting such interpretations in context. The participants interpret phenomena in their way and the researcher, guided by the literature and theoretical views also interprets the participants' opinions. The words uttered, the language and context of the discussants were given serious attention in analysing the findings in this research – both from focus group discussions and individual interviews contexts. Qualitative data analysis from focus group discussions and in-depth interviews is mainly thematic and requires a lot of rigour for the research to have integrity (Connelly 2016; Rabiee 2004). This had to be done with care since it entailed data reduction (because some data might be irrelevant or add little value to the investigation). This had to be done without losing the meaning of the original data. The researcher used Krueger's Framework analysis because of its simplicity and its straightforwardness in the analysis of considerable quantities of qualitative data (Rabiee 2004; Krueger 1994).

4.14.2. Analysis during the data collection stage

The process of data analysis tentatively started early during the data collection process. This is supported by Rabiee (2004) when she points out that data analysis occurs concurrently with data collection. In line with this observation, the researcher paid great attention to steer the focus group and interview to remain relevant to the topic under discussion – which was to find whether or not women used social capital for the success of their business, what type they used, how they used it and why they used it. The questions were purposeful and were intent on fulfilling issues that were relevant to the research topic and in doing that the researcher was already involved in data analysis.

4.14.3. Recording, observation notes and assistants' debriefing

After the data were transcribed from the audiotapes and field notes there was a debriefing session between the moderator and his two assistants, during which the two assistants explained what they observed during the interaction and explained their notes for more clarity. Following the collection of the data using audiotapes and field observation notes (of non-verbal cues, group dynamics, tone of discussion) and debriefing the data was transcribed immediately after collection when the information was still vivid in the moderator and assistant moderators' minds. The transcription was rigorous and considered what the discussants and interviewees actually said verbatim on tape and what the moderator and what his assistants observed to supplement tape-recorded data. The transcription was rigorous and detailed and that made further data analysis possible as a record was there as a basis for complete analysis. All focus group and interview data for all groups and individuals underwent the same process except that for interviews the moderator did most of the analysis alone.

4.14.4. Familiarization with the data to guide better and more detailed analysis

Following that stage, in accordance with Krueger's Framework analysis process, the moderator (researcher) read the focus group data many times to gain some familiarity with it to a point of saturation. In this instance, data saturation means;

...the point in data collection when no new or relevant information emerges with respect to the newly constructed theory. Hence, a researcher looks at this as the point at which no more data need to be collected....

For the same purpose, the moderator also listened to the audiotapes many times and he also went thoroughly through the field notes to make sense of the link between the group dynamics, what was said and what was transcribed. The main purpose was for the researcher to immerse himself into the research context to gain a sense of how the data was related to the main purpose or aim of the research which was to find the link between success or otherwise of women's businesses and their social capital. This was vital to be able to get an idea of the main themes that were emerging from each focus group or interview.

4.14.5. Identification of thematic frameworks and coding

Familiarization was followed by the process of the identification of a thematic framework in the text based on the questions which were also based on the research topic. The fact that data had been transcribed provided a handy visual presentation of the data preparation for coding. codes were allocated to data that were thematically related to making it easy to group the data. The advantage was that the researcher already had research questions that were useful to guide the coding process, so he had an idea of the codes that could be useful in grouping the data. Coding aimed to look for related or similar data or data that showed a certain pattern. If some got it from the bank, borrowing from friends or from a parent they were all classified under the same code. This was done by thoroughly sifting through observational notes and concepts that were emerging in the text of the focus group discussion transcripts. That entailed making short phrase inscriptions on the margins close to the ideas or concepts and effectively marking them and using guiding protocols for data classification based on emerging themes. These constituted statements that indicated the categories or classifications that were emerging from the data collected on the issues of women and their social capital. All that was guided by the research questions.

4.14.6. Data indexing

Following the above phase there came the phase of data indexing, which was carried out thoroughly and rigorously. To do that the researcher went through the data, identifying quotes linked to particular themes and making comparisons (internally and with other groups) for the three focus group discussions from Glen Norah A, Highfield, and Glenview 1 respectively. The researcher highlighted the cases that indicated similar themes to assist in the comparisons of thematic data to note different themes and similar ones for further analysis and grouping using interview protocol questions. In terms of extensiveness, the number of times discussants expressed an idea or concept was considered as it was deemed to indicate how authentic it was and also how important it was to the women entrepreneurs in and across groups. It was noted that discussants tended to dwell on discussing certain issues showing how deeply they felt about such matters. Some issues such as rotating credit and challenges encountered kept popping-up in most responses to multiple questions indicating their importance to discussants.

4.14.7. Sorting intra and intergroup themes

In the next phase, the researcher developed pages in Microsoft Word, each page representing a particular thematic area to sort the data according to the identified themes. From there the researcher then moved data with the same theme (as shown visually by their colour coding) from all the three focus group discussions (represented by similar colours) to the same labelled page by copying and pasting similar themes together according to predetermined thematic protocols and codes. This grouping was there to create order from the complex data and make comparisons easier both in-group and among the groups. The placing of similar quotes together eased the process of data reduction where quotes that did not seem relevant or to add value were pasted on a separate page, and those that seemed richer or to add value were retained (especially those that subsumed what was said in the less valuable quotes).

4.14.8. Cleaning the data and data reduction

Following this, the researcher had to perform an exercise of finding the level to which each quoted discussant or interviewee response was relevant to satisfactorily answered the question. The idea was that when the response was relevant or answered the question it was retained and grouped with similar responses, and when it seemed irrelevant at the time to the question it was put aside on a page for such statements in case it later proved to be relevant to another question. The process was iterative and involved repeatedly sifting through the data until all quotes were properly arranged in clearly, thematically.

4.14.9. Recursive and reflexive nature of data analysis

It is important to note that the data analysis was not done in an orderly and sequential manner as it seems here. This was because the researcher had to keep reflecting and going back and forth sorting the data, moving them from some sections when they were seen to fit much better in other thematic areas. This particularly involved those statements that appeared to have more than one theme, and these had to be reflected upon and fitted where they best communicated the discussants' message. It was a long and iterative process which only ended when the researcher was satisfied that each inscription fitted in one of the many emerging themes and the data that did not seem relevant were set aside in case it might find a place somewhere where it fitted. The data that appeared not to fit any relevant themes were set aside.

4.14.10. The data interpretation phase of the project

Once the data analysis phase was complete the researcher undertook the process of mapping and interpretation of the focus group discussion and interview data. The process involved the researcher examining each quote critically to determine its meaning and to find its linkage or otherwise with other quotes and thereby providing a holistic picture of the meaning of the data. Following Rabiee's (2004) recommendations based on Krueger and Casey (2000) and Krueger's (1994) interpretation guidelines coded data were interpreted based on of eight main guidelines – words, context, internal consistency, frequency, intensity of comments, response specificity, extensiveness, and the big picture (Table 1). These are explained below this table.

Table 4. 2: Guiding headings focus group data interpretation (Source Rabiee 2004)

Krueger (19994)	Krueger and Casey (200)	F. Rabiee recommendation.
1. Words	1. Frequency	1. Words
2. Context	2. Motion	2. Context
1 Internal consistency	3. Specificity of responses	3. Internal consistency
3. Frequency and extensiveness	4. Extensiveness	4. Frequency
2 Intensity of comments	5. Big picture	5. Intensity of comments
4. Specificity of responses		6. Specificity of responses
5. Big ideas		7. Extensiveness
		8. Big picture

First, the words that were recorded and transcribed provided the basis for interpretation. The focus was on the meanings of words said by the discussants. Secondly, the issue of the context in which the words were said was taken into account when interpreting the data. Context also included the responses of others to the utterances indicating their interest in what was said. Thirdly, in terms of extensiveness, the number of times discussants expressed an issue was deemed to indicate how important it was to the discussants. This was noted when discussants or interviewees tended to want to dwell on a certain issue or question indicating how deeply they felt about it.

The fourth of Krueger's concepts considered in interpreting focus group and interview data was 'intensity of comments.' This referred to the levels of feelings of the women entrepreneurs on certain issues they felt strongly about such as municipal police commandeering the stuff, they were selling that they had so painfully acquired, and abusive husbands. This was observed through a change in the language used, facial expressions of both the speaker(s) and listeners, the pitch of voice, paralanguage, feeling of anger, anxiety, helplessness, swearing and so on. This was used to gauge the way the discussants felt about how a certain issue impacted their business.

The fifth was the element of internal consistency that was used as a criterion for data interpretation. This refers to the degree to which discussants tended to agree on an issue or how much they always mention it in a discussion session. If it was mentioned often in a focus group or across focus groups that could be perceived to mean that it was very meaningful and important to them. The sixth factor of specificity was also considered in data interpretation of focus group data. These were cases when discussants had specific cases on an issue that would be under discussion. Issues, where respondents referred to specific examples, were an indicator of personal experiences not just hypothetical propositions, meaning that it would be a serious matter to them, and the researcher viewed it as such. For example, women complained about instances where city council officials took bribes ostensibly to register their business premises but did not register these business premises as promised.

The seventh aspect considered in the data interpretation phase was frequency. This referred to how often a certain aspect was mentioned in the focus group or interview indicating how vital the issue was to the discussants. Examples were complaints about troublesome husbands that disturbed business operations when women expected them to help and the issue of rotating credit associations. Lastly, the aspect of the big picture was considered in the interpretation of data. This looked into those issues that were raised by all the three focus groups providing a holistic picture of things that affected all the discussants.

During the collection phase, the researcher used interview notes to remind himself of questions that would need to be re-visited with the objective of getting clarity on issues that might need to be referred back to the focus group for more information.

After all this the quotes that best illustrated particular thematic areas were identified to represent that particular theme. Following these findings, for both interviews and focus group discussion, the data were provided in a narrative form describing the main emerging themes and also including the illustrative quotes that indicated the issues affecting women entrepreneurs. This prepared the foundation for discussion of findings later in the thesis. Also, these formed the basis for later conclusions and recommendations

4.14.11. Presence of the researcher and credibility issues

In research, the presence of the researcher has been proved to affect the responses of subjects. The researcher was aware that his presence, presentation, and demeanour might affect the research in one way or another. As a result, he took appropriate precautions. The researcher knew that his feelings towards the discussants might actually influence his interpretations. This allowed him to take precautions and also make the reader understand the presence of feelings of the researcher. First, the researcher made sure that he established rapport with the potential discussants. The researcher also adopted a dress code that was not too conspicuous to make him fit well into the women's social groups and reduce the social distance between himself and the discussants. To avoid being regarded as a total outsider, the researcher established rapport by initially visiting the sites where discussants were carrying out their business activities and spending some time adapting to them socially. This allowed the researcher to transition or move from total outsider to some kind of trusted insider since the trust was considered critical in this instance. However, the researcher was aware that too much contact could cause the researcher to go 'native' and become biased. The researcher therefore followed Brink's (1993) recommendation that points out that to avoid negative bias, the researcher should create time intervals when he would go away to do other things (such as writing transcripts) thus spreading the visits.

Another issue that was expected to impact the research credibility and dependability was that the researcher was male and interviewing females. To avoid the 'male-only' effect, the researcher decided to enlist the services of a female and male assistant volunteer. These two were locals familiar with women entrepreneurs' activities in Harare. This was to hasten the researcher's familiarization with the context of the research. Assistants also acted as informants

who assisted the researcher to properly understand and interpret information gathered and avoid misperceptions.

To get the trust of the discussants, the temporal factor is vital. The researcher spent about a week with the discussants to build trust from and get used to them as his potential research subjects. As the research proceeded, this gave the researcher the chance to ask the same questions again so that those past responses would be confirmed or disconfirmed.

During the research, after gathering and recording data, the researcher re-presented the data to the discussants in order to confirm whether or not facts were accurately captured and whether or not his interpretations and perceptions of the findings were accurate and correct.

4.14.12. Nature of discussants and credibility and dependability issues

Credibility and dependability were also issues concerning the truth of the discussants' utterances. Caution was taken to ensure that discussants for one reason or another, told the truth and not misrepresent facts. The expected problem was that discussants could give responses that could be aimed at impressing the researcher or colleagues, especially in focus group discussions. This was expected hurt the accuracy of the findings of the research. Further to that in Zimbabwe's highly charged political environment, some people could be afraid to openly express their views, particularly in focus group discussions because they might fear that their utterances could be reported to the authorities especially on the issue on the use of political social capital. The inclusion of individual in-depth interviews took care of this problem. To avoid misrepresentations and lying, the researcher openly told them the real reason why he was carrying out this research and that not being truthful could paint a wrong picture in case of the research having a policy impact usable to the discussants' problems.

Precautions were taken to keep detailed field reports of both focus group discussions and in-depth interviews so that it would be easier for comparisons to be made and to take note of any later inconsistencies in responses. The researcher also took precautions in case of fatigue setting in focus group discussions and individual in-depth interviews, or discussants losing interest by not making discussions too long – limiting each discussion session to less than two hours. In such cases, the researcher noted that discussants could give answers which were not

complete or not accurate. The researcher found the opportunity to ask the same questions in different places and times for confirmation.

Brink (1993) raised the possible problem of ‘elite bias which could occur where some discussants might give a superior picture of themselves, thus affecting the accuracy of the findings. To counteract such possibilities, the researcher ensured that the respondent types are balanced and also that all had chances to express their views. Interviews also provided opportunities for further probing of these different types of discussants.

4.14.13. Context and credibility issues

The researcher was aware of the impact of social contexts on the discussants’ answers to questions and tried to take precautions. The researcher noted that some discussants, for one reason or another might give different responses in a group and individual settings for example focus group discussions and individual interviews. As a remedy, the interviewer interviewed those discussants on the same issue in different settings to confirm their previous discussants as test-retest for consistency. Another solution was to illuminate the different contexts in which the discussants gave their responses so that true meaning could be inferred from the contexts.

The researcher noted that considering the literacy levels of the discussants they could not all communicate comfortably in English. In that regard, the researcher made it a point to ask all the questions in vernacular (Shona language). The researcher translated these later back into English, taking context and non-verbal behaviour into account. This was done to enhance discussants’ a better understanding of the themes under discussion and to ensure that all discussants were involved in a lively interactive, no holds barred group setting. All members in focus group discussions were accorded the opportunities to say their points so that there was an opportunity for confirmation or otherwise of utterances. The researcher also ensured that a competitive atmosphere was avoided by encouraging supportive collaboration and tolerance of ‘other’ views.

This research also ensured credibility by obtaining information from various literature sources which assisted in the design of a more informed focus group question schedule that ensured that the questions remained relevant to the needs of the topic. Social capital issues from the

literature review deemed critical for the success of women's businesses were considered in questionnaire design and the construction of interview schedules.

To ensure credibility, the researcher left space to adjust for negative cases, that is cases where the data seemed inconsistent with the theoretical views held by the researcher. For example, some unforeseen views arising and thus necessitating adjustments in focus.

The researcher noted that in using the focus group, communicative validity could also arise as per Hesse-Biber (2010:90). According to Hesse-Biber (2010), communicative validity is when experts in a certain problem or issue come together and 'evaluate, debate and dialogue about the claims or findings of the research, moving towards the idea of 'intersubjectivity' or shared communication on its meaning.' Since the focus group involved people who were knowledgeable about their situation, the issue of intersubjectivity was seen as potentially in-built as exchanges helped to illuminate issues that were not clear. However, in the case of entrenched arguments, the researcher judged the direction of the argument and identified possible causes of irreconcilable positions. These differences were seen as vital for the study because they illuminated hidden issues such as reservations in divulging instances of abuse by a husband (something that affected businesses) and pretending that all was well in the family.

4.14.14. Methodological issues and credibility

The issue of credibility of findings in this research was also viewed from the methodological lens. The use of the focus group, in conjunction with in-depth interviews, resulted in complementarity (Crump and Logan 2008, Hesse-Biber 2010). In this case, more information on the issue of women in business and their use of social capital was gathered and there was also vital cross-validation and data comparison. Interviews resulted in clarifications of the findings of focus group discussions, and a fuller understanding of the issues under study (women and their use of social capital in business). This resulted in the provision of detailed and rich information. This echoes the views of Hesse- Biber (2010) who argued that complementarity is useful in many research studies in providing a more thorough understanding of issues in question as individual interviews added more insights to the focus group data.

4.15. Ethical Considerations

4.15.1. Ethical approval and research permit

The researcher sought formal approval for researching from the Higher Degrees Committee of the Department of Sociology in the College of Human Sciences at the University of South Africa. This was done well before the commencement of the data collection exercise so to allow time for their response and for fieldwork to be completed. This authority was duly granted by the University of South Africa Departmental Higher Degrees Committee on 25 January 2017 (attached as appendix H). permission was also sought from relevant authorities in Harare, the Ministry of Small and Medium Enterprises and the Director, Business and Cooperative Development (BCD) the head of the division in charge of small and medium enterprises. Permission to carry out the research was duly granted on 11 August 2017 (attaches as appendix G).

4.15.2. Confidentiality

The researcher undertook to keep all sensitive personal information given by discussants confidential, except where express approval was given by the discussants to do otherwise. Names of discussants were protected, and measures were taken not to divulge any respondent personal data. The researcher undertook to use other names such as short-cut of their child's name (like Ma Hen for mother of Henry) or a chosen nickname. This adequately concealed their true identities as they were recruited from widely dispersed areas in high-density suburbs; hence names are not linked directly to the venue. These were the names recorded to protect the discussants' identities of the respondents as per the requirements of the UNISA research ethics code. The focus group discussions and individual interviews did not require the names of discussants in line with this rationale.

4.15.3. Informed Consent

Consent of discussants was sought, and relevant authorities were informed wherever possible about the ongoing research. Cognisance was taken that all the discussants were over the age of 18 and hence capable of giving their consent. Emphasis was placed on the voluntary nature of the participation. The discussants were informed of the purpose of the study and their rights not to participate or withdraw their participation if they felt uncomfortable or threatened. They were also informed of their right to ask questions on issues they might need to understand

concerning the research. Even where information seemed to be of a none- sensitive nature in the researcher's perception consent was still sought.

4.15.4. Provision of debriefing, counselling and additional information

The researcher disclosed the purpose of the research in as far as it did not compromise the confidential status of the discussants and other stakeholders. The discussants undertook to do debriefing by providing explanations and assurances where required, for example, that their identities would not be revealed without their consent. Opinion leaders were identified and consulted for this purpose to allay any fears the discussants had regarding their need for the upholding of their confidentiality.

4.16. Summary

This chapter presented the research design and the research approaches that were used, namely the explanatory research design. The chapter initially presented an overview of the research worldview that guided this study. The chapter explained the adoption, purpose, and rationale of the qualitative research methodology with the constructivist/interpretivist worldview for this study. The chapter also presented the justification for utilizing the focus group discussions and in-depth interviews as the most suitable qualitative data collection methods. It recommended that the qualitative approach as it necessitated the researcher to get thick descriptions of the women and their use of social capital. Sampling issues were also explained. Purposive sampling was used as the researcher needed discussants who had more experience and knowledge on doing business in Zimbabwe, particularly in Harare. The population of the study was highlighted so that it was possible to get the sample from a well-defined population. Issues of sampling including the sampling methods and the rationale for choosing them were discussed in this chapter. Issues of validity and reliability were briefly presented in this chapter. The way data analysis was going to be carried out was also discussed. The chapter highlighted and explained the ethical issues considered vital for this study. The ethical issues concerned problems such as informed consent, respondent confidentiality, debriefing, and counselling.

CHAPTER 5

FINDINGS: PROFILES OF ZIMBABWEAN WOMEN ENTREPRENEURS

5.1. Introduction

This Chapter describes the profiles of the discussants as shown by the data captured on their individual information forms for focus group discussions. The profiles are expected to provide some insight into and context of the social capital factors that impact their businesses as they provide either constraining or enhancing situations. It should be noted that the profiles depicted the extent to which members can access (or fail to access) resources in their social networks. The key theoretical view was that for the women to succeed they needed resources. The study sample consisted of twenty-one women from Glen Norah A, Glen View 1, and Highfield suburbs in Harare. In this chapter, the types of businesses women operated and the period they were in business were describes Their marital statuses and the employment statuses of their husbands were also described. The previous employment of the women was also provided. The women's sources of financial capital, types of business premises used and perceived threats to the women's businesses were also looked into together with perceived sources of business ideas and inspiration. The aim was to provide a vivid picture of what a typical Zimbabwean informal entrepreneur was like so that one has an appreciation of their context. This was expected to relate to social capital issues such as the possibility of creating social networks, constraints and advantages, and types of help that were accessible to them. Description of the profiles was also expected to provide an appreciation of the women's situation and what they needed to succeed

Section 5.2. describes the places where focus group discussions were held. It also describes the times when the groups convened and the number of discussants in each group. In Section 5.3., the demographic data of discussants are presented. The data incorporates the vital characteristics or profiles of the discussants. Lastly, a summary of the chapter was presented.

5.2. Describing the Zimbabwean women entrepreneurs

The importance of profiles is to provide a picture of the situation of the women entrepreneurs- something expected to impact the nature of the social capital they can access and how they can

use it to advantage. For example, dependants can be both constraining and enhancing depending on factors such as age and industriousness. Husbands also can be a constraint or a blessing.

5.2.1. Types of businesses pursued by the women small-scale entrepreneurs

The findings indicate that most of the discussants were mainly vendors (10 of them) of second-hand clothes, fruit, vegetables, and other agricultural and food products for household consumption. These are items that are in great demand for Zimbabwean households. Three discussants indicated that they were involved in poultry rearing. Another three women claimed that they were in cross-border businesses. One person was operating a tuckshop (spaza). There was one person each operating hairdressing, tailoring, home baking, and brick moulding businesses. Table 5.2 below gives details.

Table 5. 1: Businesses types pursued by women

Type of business	Frequency
Vending	10
Poultry	3
Cross Border Trading	3
Brick Moulding	1
Hairdressing	1
Tuckshop Businesses	1
Home Baking	1
Tailor	1
Total	21

n = 21

The types of businesses women were involved in had some implications for social capital because different types of businesses implied different demands and challenges. They mostly dealt with businesses to do with household demand and their main customers were mostly fellow women who needed these goods. The social capital implications could have been that their connections were limited to fellow women mostly. The other implication was in the needs of labour or helpers in the business. Businesses that involved livestock – such as poultry – entailed that the owner has to find someone to look after the chickens at some point. What Ma Ro said exemplifies these concerns;

Some businesses you can do on your own, but in other businesses, you need to join with others. For those with kids who are older, they can do it with their children. However, those with smaller kids need more support with child-rearing while they are on business trips. Those who do not have small kids like Mbuya Brendan here does not have headaches.

These women needed social support or social capital to take care of the business when they had gone to order or purchase stocks for the business from time to time. The impact of that on their businesses could be substantial.

5.2.2. Period women entrepreneurs were in business

Most discussants (8 women) indicated that they had been in business for between two and three years. This was followed by five discussants who said that they had been in business for a period of between one and two years. Four women had been in business for between three and four years. Another four had been in business for four years and above, while five had been in business for one year or more but less than two years. Table 5.4 provides details.

Table 5. 2: Women entrepreneurs period in Business

Period in business	Frequency
1 and less than 2 years	5
2 and less than 3 years	8
3 and less than 4 year	4
4 years and above	4
Total	21

n=21

That means 16 discussants had two years and above in business. This has important implications for the validity of information from this group, as the period they had been in business was expected to give them a lot of useful experiences in the business they were pursuing. This period was significant and could be useful as an indicator of the richness of their accumulated individual experiences, hence their ability to provide comprehensive narrative evidence for this study. This justifies the selection of these women as discussants for this research.

5.2.3. Number of employees for businesswomen

Of the discussants who were interviewed, the majority (17) had no employees in the formal sense. They were sole owners and operators of their businesses. However, there was one with a single employee, one with two, one with three employees and another with four employees. The business with the highest number of employees did brick-moulding, which was rather labour intensive.

Table 5. 3: Number of employees for women entrepreneurs

Number of employees	Frequency
1 employee	1
2 employees	1
3 employees	1
4 employees	1
No employees	17
Total	21

n=21

Consequent upon these businesses being small, few of the discussants could afford permanent workers in their businesses. This resulted in the women becoming grossly overburdened. This further worsened their troubles, as their businesses were unlikely to grow without such aid.

5.2.4. Age profile of the women entrepreneurs

Of the discussants involved in the interviews and focus group discussions, most were aged between 31 and 40 (seven of the discussants). Four discussants were aged between 26 and 30, while another four were aged between 41 and 50. Three were aged between 18 and 25 years, while another three were over 50 years. Table 5.5 below provides figures.

Table 5. 4: The age profile of women entrepreneurs

	Frequency
Valid 18-25	3
26-30	4
31-40	7
41-50	4
50+	3
Total	21

n= 21

The age of discussants had certain implications on social capital. The majority of the women were over the age of 31, meaning that they either have children or are likely to have dependants by Zimbabwean standards. This general assumption is based on Index Mundi (2018) which points out that the mean age at childbirth for Zimbabwean women is 20 years while the dependency ratio is about 80%. Besides, the discussants indicated that they had direct dependents such as children. This, in turn, implies that these women are likely to have constraints placed on them and their businesses due to household commitments. The other possible implication was that the amount of social capital one had could be connected to their age and the wider life experiences that come with age.

5.2.5. The educational qualifications of Women entrepreneurs

The majority of discussants (15 discussants) indicated that they had attained Ordinary Levels (Form 4 or Grade 11) of education. Three discussants indicated that they had attained the Grade 7 certificate, while three claimed to have gone as far as the junior certificate (Form 2 or Grade 9). One had attained her Advanced level education (Form 6). None indicated that they possessed any professional certificates, diplomas, or degrees. Table 5.6 below is informative on the issue.

Table 5. 5: Education level of women entrepreneurs

	Frequency
Grade 7	3
Zimbabwe Junior Certificate	2
Ordinary level Certificate	15
Advanced Level Certificate	1
Total	21

n=21

The education level of the women had some implications for their social capital. Their networks were limited to colleagues they had interacted with in secondary school at most, so they did not have the advantage of college or university colleagues. This could mean that their networks were not only constrained but low of value in terms of ideas and other resources. In Zimbabwe's economy, people without a high level of education are unlikely to get meaningful and well-paid jobs. This further implies that they are unlikely to have the previous employment experience some authors think is key in providing leverage and skills for one to start a business (Humbert and Essers, 2012; Chikombingo, Munyoro, and Chimbari, 2017). These women would also be unlikely to have built social networks that can benefit their enterprises because of the deprivation of potential tertiary education and workplace networks. By the same token, their social capital would also be seriously curtailed. One would also be inclined to feel that the lack of business knowledge (especially planning, accounting, and management) would act as a serious limitation to their success prospects. This simply points to these women's need for adequate networks to provide business education and advice.

Another serious problem is that their lack of formal education would undermine their prospects of amassing the right amount of capital to start their businesses because most financiers are unlikely to have confidence in their capacity to run any meaningful business.

5.2.6. Women entrepreneurs' previous employment

There were thirteen (13) discussants who indicated that they had never been employed before. These were the majority of the employees. These were eight (8) discussants who reported having been formally employed before. The figures are in Table 5.7 presented below.

Table 5. 6: Women entrepreneurs' previous employment

Previous employment	Frequency
Yes	8
No	13
Total	21

n=21

This situation is hardly surprising considering their level of education (as indicated above) in a country where the number of people with degrees and diplomas has increased a lot. Remaining in school longer or going onto university would have afforded them greater opportunities and training in business. This lack of a good education also meant that their life chances were reduced compared to those that have higher levels of education. This assumes that besides imparting skills spending more years in school increases the chances of meeting potentially useful contacts and opportunities to get more diverse ideas.

5.2.7. Women entrepreneurs' marital status

The majority of discussants (13) indicated that they were married. This was followed by five who indicated that they were single, while 2 indicated that they were divorced. There was one who claimed that she was widowed (see Table 5.8 below).

Table 5. 7: Marital status of women entrepreneurs

Marital status	Frequency
Married	13
Single	5
Divorced	2
Widowed	1
Total	21

n=21

The fact that most discussants (13) were married implied that they have partners that can act as either a help or a hinderance. The remaining discussants (8) did not have husbands because they were divorced, widowed, or had not yet married. There were several implications in terms of business operations for unmarried women. The first implication was that under normal circumstances the spouse is expected to assist in the business (financially or in day to day operations of the business) depending on his attitude. Secondly, the spouse might be a distraction to the woman because of free-riding tendencies and unreasonable demands for cash from business proceeds. All the women had dependants, meaning that a lack of a partner put those who are unmarried or widowed at a great disadvantage. For example, especially with baby-sitting, where they have to mind children at the expense of the business. Be that as it may, the lack of a partner can be an advantage for some as they do not act as another financial burden or some form of constraint on business endeavours.

5.2.8. Women entrepreneurs: number of dependants

Every respondent indicated that they had dependants of one nature or another. The two women with the highest number of dependants had six dependants each while another two had five dependents. Five discussants claimed to have four (4) dependants, while eight (8) reported having three (3) dependants each. Lastly, four (4) discussants claimed to have two (2) dependants each. These are presented in Table 5.9 below.

Table 5. 8: Number of dependents of women entrepreneurs

	Frequency
2 Dependants	4
3 Dependants	8
4 Dependants	5
5 Dependants	2
6 Dependants	2
Total	21

n=21

The fact that the women had dependants had some implications for their social capital. It can be argued that having some dependants puts a strain on finances supposed to be focused on business. School fees and other costs of childcare limit capital and make it less likely for these women to grow their business or hire employees. This is exacerbated in single-income households which had to take care of 3.5 dependants on average. Lastly, it meant that the need to provide childcare was felt more by women than by men.

5.2.9. Employment status of women entrepreneurs' husbands

Of the thirteen married women, eleven (11) women discussants claimed that their husbands were unemployed. The other two (2) claimed that their husbands had some sort of part-time employment. This means that the majority of the spouses were not employed and only a few were doing some jobs of sorts. Table 5.10 below.

Table 5.9: Husband's employment status

Husband employment status	Frequency
Yes	2
No	11
Total	13

n = 13

The aspect of the husband's employment status had some implications for the success of the wife's business, given that the husband's unemployment meant that they carry the financial burden alone.

There are also several other implications of this. On the one hand, an unemployed husband could have free time to assist with the business. On the other, the husband could merely be a financial burden. The other implication could be that if the men were not contributing to the running of the household this could greatly diminish their authority in the household, which would create a structural anomaly and misunderstandings in terms of accepted roles of men and those of women. This would be a recipe for household conflict.

5.2.10. Business premises used by women entrepreneurs

The majority (15) of the discussants indicated that they mostly operated from home. This was followed by 5 discussants who indicated that they sold their goods or provided their services from the streets in Harare city or near their homes in the high-density suburbs of Glen Norah, Highfield or Glen View that were undesignated selling points. Only a single discussant indicated having properly designated business premises and it should be noted that the involvement of an NGO and connections with a city council official made that possible. These findings indicate that the majority of discussants depended on unofficial business premises. Table 5.13 below provides more details.

Table 5. 10: Premises used by women entrepreneurs

Business premises used	Frequency
Home	15
Undesignated Street premises	5
Council designated premises	1
Total	21

n=21

There are some social capital implications of doing business from homes. This could confine their networks making them relate more to other women of the same status. This had the effect of limiting their capacity to develop wider networks and grow their businesses. The other implication was that there would be a limit to access to a wider range of customers. There were some implications of selling from undesignated points. It meant that one had to have a network to share information about police raids as a security measure. They would need to warn each other if the threats of police raids were imminent.

5.3. Summary

In this chapter, the profiles of Zimbabwean women small-scale entrepreneurs were presented to provide a platform for the analysis of how certain aspects affect social capital. The profiles considered the kinds of businesses the discussants engaged in. The profiles also took into account the period the women were involved in business to determine the level of seriousness of the women in business and accumulation of experience. Also, part of the profile included the discussants' ages and numbers of employees engaged by the discussants. Issues of previous employment and level of education of the discussants were presented. The profiles also incorporated the marital status, together with the numbers of their dependents and the types of premises used by women entrepreneurs. The chapter also presented the employment status of the husbands of the women entrepreneurs. Almost all the profile factors were found to have some relevance to the issue of women's social capital.

CHAPTER 6

FINDINGS: SOCIAL CAPITAL AND ZIMBABWEAN WOMEN ENTREPRENEURS

6.1. Introduction

This chapter presents the findings (from both focus group discussions and individual interviews) of the types of social capital used by Zimbabwean women small-scale entrepreneurs in the three selected suburbs of Harare. It should be noted that the real names of the women were not used, and aliases are used in their place to protect the discussants' identities as required by the ethical code. It also examines the ways social networks were used by the women entrepreneurs to access resources required to make their businesses succeed as depicted by the social capital theory in Chapter 2. This chapter addresses the main research question: Which social capital factors do women small-scale business entrepreneurs in Zimbabwe perceive as leading to the success or failure of their businesses? In this section, the question is answered by alluding to the social capital used based on the nature of the relationships between the business owners and the source of social capital.

The findings focus on female Zimbabwean small-scale entrepreneurs and on whether or not these entrepreneurs used social capital to overcome the challenges encountered in their enterprises. Using the data from both focus group discussions and in-depth interviews, the study determines the impact of social capital on the success or failure of these enterprises. The utterances, language, and context of the discussants were treated as critically important for the analysis of findings in this thesis – both within the context of focus group discussions and individual interviews.

Focus group discussions were the main research instrument and interviews were used to provide focus group members the opportunity to say things relating to their own business that they might not have felt comfortable mentioning in the focus group context. Focus group discussions looked at issues of women's entrepreneurship from a general perspective and interviews sought personal experiences of each respondent. Since responses were in the narrative the data were mainly presented in thematic format. Thus, the two data solicitation methods were triangulated as a way of strengthening trustworthiness.

6.2. Social capital and sources of business ideas

There were three focus group discussions. Each one expressed the use of various sources for business ideas, inspiration, capital and other forms of social support. In most cases, the discussants named members of their family as such sources. In the cases where entrepreneurial friends gave ideas and suggestions, they advised colleagues not to conduct their business in places that may result in them competing for the same customers. Few discussants reported that NGOs and/or previous places of employment gave them ideas for a business. Some discussants expressed the increasing role of the church in the dissemination of business ideas.

Table 6.1 (below) presents a summary of how women responded to the theme of sources of business ideas which are thought to be common among women entrepreneurs in the three chosen Harare suburbs. These are not verbatim but based on translations by the author from the Shona language used by discussants, to English.

6.2.1. Summary of focus group discussion findings on sources of business ideas

Table 6. 1: Focus group discussions on the source of business ideas for women entrepreneurs

Group A
<ul style="list-style-type: none">▪ “You just see others doing something and you learn from them...”▪ “Sometimes it’s in the family. I know many mothers and fathers who have businesses and it passes to their children.”▪ “Some friends can influence their friends... Like my mother had a long -time school friend who was a cross border trader buying goods in South Africa...”▪ “But your sisters are the ones who can also give your ideas because they are close to you and do not feel you can compete with them. They are not going to be jealous of you.”▪ “For me, I feel the husband is the one who can give your ideas or support your idea”▪ “It can be all these - Sisters, brothers, friends, parents or even good neighbours who like you.”
Group B
<ul style="list-style-type: none">▪ “Sometimes we see relatives and friends doing a certain business and doing well as a result, so we just say, ‘let’s try it also.’”▪ “Sometimes women get business ideas from the Church. In some churches women are exposed to different business ideas and taught skills for them to survive”▪ “Some women get business ideas from their husbands who maybe now unemployed.”▪ “Previous jobs are very important as sources of ideas that you can do as a business”▪ “Parents are very important. Like some grew up with parents who were having businesses.”
Group C
<ul style="list-style-type: none">▪ “We can influence each other as a group of women... After that as a group we decide on a project we want to do as a collective...”▪ “You can learn from friends doing some business. Some will teach others...”

- | |
|--|
| <ul style="list-style-type: none"> ▪ “Families, especially the parents are very important in the imparting of skills to their children.” ▪ “NGOs also assist a lot with both ideas and resources...” ▪ “When some married women want to start businesses, they can seek the views of their husbands” ▪ “For me my daughters working in South Africa were my saviours...” |
|--|

In summary, all the data in the above table indicates that the social capital types that were used by the Zimbabwean female entrepreneurs for business ideas included bonding and linking in that order of importance. The findings on the table are summarised here.

The focus group discussion findings show that the main type of social capital used by the women in all three groups for obtaining business ideas was bonding social capital. This was evident in that in all three groups members named family as an important source of social support, especially brothers, sisters, husbands, parents, and grown-up kids. Bonding among the women in Harare was also evident in the women’s dependence on friends for business ideas.

Discussants also indicated that there was a prevalence of linking social capital that influenced their business success prospects. All members in all focus group discussions indicated the importance of the church in providing support for female business owners who were members. Discussants indicate that Church support was provided in the form of moral encouragement, ideas and skills training. This showed that the Church was considered an important source of social capital for women.

Linking social capital is also seen prevalent in the fact that some of the women depended on links with Non-Governmental Organizations (NGOs) that provided ideas, technical support and skills support to the women. This emerged in Group C. When women mentioned the importance of previous jobs as sources of business ideas, they were, in fact, indicating the influence of linking social capital.

6.2.2. Friends as a source of business ideas

MZ Nhek from Glen View argued that friends were a source of ideas of the business a woman entrepreneur could open. She gave an example of a woman who got a business idea from her female friend, though her brother provided the financial support later. MZ Nhek said:

Women normally get business ideas from friends. I had a friend who started a fish selling business and she persuaded me to start a similar business. She pointed out that as long as I was selling in a different area that would not be a problem for her. With her

encouragement, I decided to enter the fish selling business. The capital to start the business was provided by my brother. My brother is always positive and encouraging if I have a business idea and he always provides support. I have 2 friends and my brother who always support with ideas and financial assistance.

Ma Ro in the Highfield focus group talks of seeing friends and relatives successfully doing some business that they then tried to copy:

Sometimes we see relatives and friends doing a certain business and doing well as a result, so we just say, 'let us try it also'. Some people just inspire you to imitate them. If all goes well, you can sustain the business

This near-universal dependence on friends for ideas showed the prevalence of bonding social capital among the women.

6.2.3. Close relatives and their role in business ideas

A large number of discussants in the focus group discussions named close relatives as a source of business ideas (with support from other discussants). Individual interviews corroborated these views.

Typical examples of the expressions of the women in the focus group discussions supporting these views are presented here. From Glen Norah A, Mi gave a view which typified the responses of the women on the issue of the role of close relatives (in this case mostly siblings). Her position was that sisters helped because they knew that the beneficiary would not be a threat competition-wise (expressing how seriously women took competition as a threat in their types of businesses).

But your sisters are the ones who can also provide ideas because they are close to you and do not feel you can compete with them. They are not going to be jealous of you. Do you understand that? They even support your ideas and do not discourage you. They know that if you succeed the money is in the house and they can rely on your success in the future.

Another Glen Norah focus group respondent, Ma Taf supported the fact that sisters assist with business ideas but gave a different motivation from the one above. She focused on how women

learned business ideas vicariously from the experience they had whilst helping their sisters in their businesses. Ma Taf gave the following view:

Yes, sisters can be an inspiration. Like I know a lady who was staying with her sister here in Glen Norah. She was just helping her sister while staying with her. She came a long time ago from the village and was assisting her sister in her market. She was married in Mufakose and the husband died. However, she is managing because like her sister she has a successful vegetable market in Mufakose.

Women in the focus group discussions also pointed to the help given by husbands. Emphasis was also on the vitality of the support of the husband as insurance for success (as opposed to not having it). Ma Megan from the Glen Norah focus group gave the following view:

For me, I feel the husband is the one who can give provide ideas or support your idea. Like nowadays you find there is no money for school fees, rent, or food. He will say ‘my wife is it not possible to do what others are doing.... like buying things and selling. I have seen that is what most families do because without two heads these days you can starve.’ If the husband is not supporting your idea, then you go nowhere with it even if friends support it!” (murmurs of approval, but some women look doubtful).

In individual interviews, some discussants explained how they got business ideas from what they learned from their parent(s). This example from Ma Chik exemplifies the experiences such women had:

The truth is that I learned this thing of business long ago from my mother. My mother used to sell a lot of items at the market and as a family, we all learned the art of selling from her. She was a very inspiring woman and she loved teaching us. She would let us do so many things in the business such as going to Mbare to order the best items and also to sell and learn business skills such as customer care. I still remember one day when I shouted at a certain customer. My mother told me that that one customer counted a lot and could cause the collapse of the business if ill-treated. It was listening to such lessons that brought me where I am today. With this economy it wasn’t for my mother I could have died of hunger but look I always find something to keep me going. I guess it is because of my mother’s lessons. The same goes for my elder and younger sisters where they are now.

The above quotes indicate that for business ideas there was dependence on relatives and friends and that shows the prevalence of bonding social capital. The discussants indicated that close social relations were key to the adoption of business ideas among women.

6.2.4. NGOs as sources of business ideas: A case of linking social capital

There was only one woman with a narrative of how NGOs helped women groups with transformative and revolutionary ideas meant to put women in formerly ‘men only’ domains of business. However, this ultimately proved to be quite insignificant because NGOs are no longer very active because of political interference. Intermediate Technology Development Group (ITDG) as an NGO, for example, introduced women to the construction industry – a domain previously dominated by men. The wider network opened the group to more robust resources and business ideas. Gogo Nyam from the Glen View focus group gave the following informative narrative of how the ITDG did just that:

NGOs also assist a lot with both ideas and resources. Our idea for brick moulding...., we got it from the Intermediate Technology Development Group (ITDG) who were the sponsor of our project. The idea from ITDG was that it is a thing of the past for women to stick to typical women’s business. The view is that as women we could enter the male-dominated business of brick making. They said that they did not have any money to give us but pledged to assist us with training especially technical skills in brickmaking and business and management skills first and then see how they could assist us further. We were at first sceptical because we could not imagine us as women entering the male-dominated construction industry. We realized that they were serious when after a month ITDG brought us a brick-moulding machine and a roof tile making machine. They also brought us about 100 bags of cement, pit sand, and stones for making concrete. At that time few men were doing brick moulding on the same scale as we were now doing. Because of this support, we did an amazing job and we used to bank a lot of cash per day. These were sums of money none of us in the group had ever seen before. We could make around 50 000 brick a week and sold them very fast using the business and marketing skills ITDG taught us. Before sharing the profits, we took a cue of the business lesson from ITDG – the advice that we must not misappropriate our capital. As a result, we used to put aside the money for raw materials (sand, cement, concrete stones, river sand, pit sand, water) and money for the maintenance of our machines and money for our employees.

The engagement of an NGO showed women's dependence on social capital or weak ties. NGOs provided ideas that helped women.

6.2.5. Previous work experience and the acquisition of business ideas

Some women in the focus group discussions revealed that sometimes women entrepreneurs got business ideas from their previous employment, which is part of wider networking or weak ties having more resources than family or friendship-based resources. A typical example was given by Ma Ly from the Highfield focus group.

Previous jobs are very important as sources of ideas that you can do as a business. If you have done a similar job before, it becomes very easy than starting something you have never done before. I know Ma Mary who used to work at a restaurant in town. Now she sells food from her home here and she is doing well. Meat is available from other ladies selling chickens. The fridge and four-plate stove she got from *mukando* money have been of great help. Ma Mary runs her 'restaurant' cleanly and professionally. As a single mom, she is doing well for herself – with no husband to confuse her and demand cash for beer!" (The part on 'having no husband' was said sarcastically with murmurs of approval from most of the discussants).

The importance of previous experience in increasing women entrepreneurs' chances of success is also shown by what was said by Ma Taf in an individual interview:

Most of what I know I learned at Mombeshora Hair Salon where I worked for about a year. I learned that running a salon is not only about doing good things to women's heads, but there are also a lot of things one must know. Like I learned administration, marketing, leadership, accounting ...and many other things. Of course, I had learned about hairstyling at Beautiful Braids College.

This statement showed that connections to previous workplaces were useful in ensuring that women entrepreneurs acquired skills they could later use in their own business. This showed the tendency of some few women to use linking social capital

6.3. Social capital and the acquisition of financial capital

Women in all focus group discussions mentioned the lack of financial capital as the greatest challenge they faced in the formation and operation of their businesses. Findings show that women mostly depended on networking with friends (strong ties) to create money-saving associations to raise capital. The women also depended on informal moneylenders who emerged after they saw the problem facing women as a viable business opportunity to provide capital with interest (*chimbado*) to the desperate women who wanted to grow their businesses. The women who started using these money lenders referred each other to the lenders through their friend networks in time of desperation. In the absence of formal institutions such as banks, women naturally resorted to money lenders as a source of capital as they had no option. Table 6.2 below shows the views of all the three groups on sources of financial capital.

Table 6. 2: Focus group views on sources of financial capital

GROUP A
<ul style="list-style-type: none"> ▪ “Women mostly make their own capital... We can have what we call <i>marounds</i> or <i>mukando</i>. We can be a group of, say 5 or more women and we agree on an amount to contribute daily, or weekly...” ▪ “During these times we have most women getting money from money lenders who have increased in number because the banks have now stopped giving money...” ▪ “To avoid headaches of greedy money lenders...one can try to get money from a relative such as parents, brothers, and sisters”
GROUP B
<ul style="list-style-type: none"> ▪ “You can get capital from a very close relative such as a sister, mother, father...” ▪ “For one woman alone, it is not viable to get a loan. Usually, a group of women who are friends comes together to do business together. They can approach a bank...” ▪ “Banks usually do not give you the exact amount you request exactly as per business plan...” ▪ “In some cases, some close relatives such as siblings and parents can make great sacrifices...” ▪ “At the ZAOGA Church, if you have a business you can approach the pastor to borrow...” ▪ “One woman was assisted by her daughter” ▪ “Other relatives, when they see that you’re suffering...” ▪ “We gather as women with common problems...we decide to create a group for <i>marounds</i> (<i>mukando</i>) and agree that daily each lady contributes US\$2...”
GROUP C
<ul style="list-style-type: none"> ▪ “Some women get money from money lenders.... Most of us women get our loans from these...” ▪ “Some of the women get their capital from <i>mukando</i> or <i>marounds</i> where we form a group of 5 or ...” ▪ “Some women who were working before can get money from terminal benefits when they lose their jobs ...” ▪ “Some women can even cross the border to work, even as a maid so that they can gather capital... It was easy to go to SA because I had two friends and a male cousin in Johannesburg” ▪ “Some Churches sometimes provide a lot of help with capital. In the Methodist Church...” ▪ “Even at the Zimbabwe Assemblies of God Africa, Forward in Faith (ZAOGA FIF) church they provide capital for empowering women...” ▪ “At the Anglican Church, they have a committee called a Welfare Committee...” ▪ “Sometimes NGOs do provide some assistance with capital. As I have told you already...”

The above table shows the women's social capital used to obtain business finance. From the table above the types of social capital that are used by female entrepreneurs to get finance can be determined. The discussants showed that women use mostly bonding and linking social capital.

The discussants mostly indicated their dependence on bonding social capital, especially their close families (such as parents, siblings, offspring) as sources of business finance to start a business. Dependence on friends was at the forefront as it led to the creation of rotating credit associations (ROSCAS) providing most of the financial capital the women used to start up and replenish the businesses. All groups mentioned dependence on ROSCAS. Lastly, one group stated that women with connections abroad went to south African to work to find the financial capital they needed to start a business, and this was made possible by connections to friends working in that country. This was bonding social capital as the women were brought together by their common economic predicament.

The data also shows that female Zimbabwean entrepreneurs used linking social capital to obtain business finance. Churches were especially prominently mentioned by two focus groups as a source of financial capital to start a business for females that were members. Linking social capital was seen in women using savings from former workplaces as business capital. Others indicated that some NGOs also provided funding for some female businesses although not consistently. Moneylenders also featured in all groups as providers of financial capital and women advised each other on these. The women indicated that moneylenders were approached not for initial capital but growth-related capital. This position was demonstrated by Ma Av from the Glen Norah focus group discussion;

To avoid headaches of greedy money lenders and high rates of interest one can try to get money from a relative such as a parent, a brother or a sister if they can afford it because *mukando* money might not be enough as your business grows bigger. I know of sisters and brothers and sisters who bail out their unfortunate siblings. My uncle helped my aunt when she wanted to start her business and he just expected to be repaid his money straight with no interest. She used to pay back when she found the money like it was not strict for her to pay back.

This was corroborated by Ma An who said;

Yaa. There we need to clarify. It works like this. For a start, we get money from *mukando* because at first you do not know how the new business will go. You start small and you are not owing much even to the *mukando* group, but when you see it is working you want to have more stock because you know how much you get per day and more customers are coming. Then you say why do I not get more money from the lenders to do increase *mukando* money and get more stock. Your business is bigger, and you can pay *mukando* and the moneylender if you are organized.

Dependence on relatives and friends showed that women used bonding social capital. The women's dependence on churches and money lenders showed that the Zimbabwean female entrepreneurs depended on linking social capital. In other words, bonding and linking social capital were the main sources of social capital used by Zimbabwean female entrepreneurs.

6.3.1. Relatives and the provision of financial support

There was support for the view that siblings as close (bonding) ties were a vital source of financial capital (after the rotating credit association groups), especially brothers and sisters. The feelings and emotional attachment that motivate help are consistent with close/strong ties. The narratives that are presented below show personal feelings, caring, sacrificing for others and great closeness in aiding the nascent business of another indicating the existence of bonding networks and the desire to protect. A narrative given by Ma Ly in the Highfield focus group is illuminating on this point (with others assenting):

Other relatives, when they see that you're suffering and have no source of livelihood – like your sisters or brothers they can say 'let us assist our blood sister, our kinswoman and save her from shame. What will people these people say?' After agreeing they can lend you the money without interest, unlike the moneylenders. They are also flexible on payment times and terms, listening to your challenges. A brother or sister can say 'I am giving you this money purely for business – all the profits are yours, but the capital is my money and you have to return it to me after your business can stand on its own, so do not relax and think this is free money, my dear.' The lady will return the money without collateral (*chibatiso*), they just assist from the heart and to make the sister self-reliant in life – closeness is key and those who help have some extra resources to do so or greatly trust their sister would put the money to good use.

The narrative shows that helping a sibling or relative was a social expectation showing that bonding and trust were the most important considerations. This is exemplified by utterances such as “What will people say?” and “Saving a relative from shame”. These are signs typical of strong social solidarity (as seen in the statement “just assist from the heart”) found in bonding social capital or close relations.

In all groups, the wife’s siblings played a great part in aiding them – an extreme example of homogenous or strong ties available to these women. Ma Ly from Highfield related a story of how a businesswoman with ‘serious’ intentions would be aided financially by siblings without them expecting any interest (they are, however, expected to return the principal amount). She gave the reasons for assisting to avoid family shame and to make the benefactor contribute to the care of family and dependents. She gave the following narrative in this regard:

In some cases, some close relatives such as siblings can make great sacrifices to pledge their house for their enterprising sister as collateral to get a loan if she has a history of reliability and trustworthiness in business matters. I have seen a few such rare cases. This is because in such cases if the aspiring businesswoman is not serious and fails to pay the relative’s house will be lost to the lender. The house *inonyura* (it will sink for good or it will be lost to the bank because of failure to pay the loan) and the relatives will lose the house. Usually the type of people who do such generous moves have considerable wealth and properties – not just ordinary people and usually, they like the beneficiary and want her out of poverty so that she would stand on her two feet and not be seen as a failure by outsiders. They will be protecting their own against ridicule and borrowing from outsiders who talk too much. Once they find their sister struggling, they can assist in paying the loan and keep the house from being taken. Sometimes they do that because of love to raise their own and do not pester them every time for money for children, fees, food, accommodation and so on. instead once helped the woman can assist other dependents, thus alleviating the load on those better-off family members. We have many AIDS Orphans in our families these days and they need care.

Ma Chap from Glen View gave a similar point on the importance of siblings in providing support. She stated the following:

Your siblings like your brothers or sisters are usually very helpful. When they notice that you are struggling with life financially, they can sit down and contribute money for

you to start a business to get out of poverty and stop depending on them as you know they cannot just watch as you and your children, will be struggling. Besides stopping asking for their help (once you have your own business, you can also be able to alleviate the dependency burden by looking after other dependents your siblings were caring for. They will be relieved of all those pressures. Therefore, it works for you and them. Helpers are usually on my side not on my husband's side of the family.

In these narratives there were clear examples of bonding social capital that existed and was linked to women's businesses, but for different reasons. First, some people helped entrepreneurs so that they would shift the burden of caring for the needy in the families from themselves as sole providers. New business owners would also make their contributions knowing that they were indebted to their benefactors. Although they did not return the favours to their benefactors, they alleviated the care burden to needy relatives they were supposed to look after. This was meant to avoid the burden of caring for multiple dependants. This was likely to be an expected challenge in a country where there were many AIDS orphans. The HIV/AIDS scourge has ravaged many families in Zimbabwe and HIV/AIDS statistics point to 1.3. million people infected, and 30 000 HIV/AIDS-related deaths for the year 2016 (Index Mundi 2018). With such staggering statistics, it was not surprising that discussants mentioned this problem as affecting them. This showed the prevalence of bonding social capital in action in women's businesses.

6.3.2. Husbands as sources of financial capital

Several women pointed to the fact that husbands provided financial support to their wives in business. However, in quite a significant number of cases, the support was viewed by the women as either coming with "strings attached" or as being inadequate.

MZ Nhek from the Glen View focus group gave the following revealing story on the way husbands supported their wives and problems that may result from such assistance:

...once they hear your issue, they can ask you "how much would you need to start that business?" Therefore, husbands can support their wives both emotionally and financially with the capital. These are most of the cases for married women who enter the business arena. Some support in many other ways such as in the selling and other operational matters and looking after the children, when the wife is on business.

However, some men can be a burden and a threat to the woman's thriving business as well because of the unreasonable demands they can make later... So, it all depends on the type of man we are dealing with.

Ma Ro from the Highfield focus group gave another version, pointing out that while men could provide capital for the business, they saw such "assistance" as a license to stop providing support to the household. This is what Ma Ro had to say:

Some men support their women while others do not have confidence in them, thus undermining their impetus or thrust to undertake the business. They ask questions such as 'since when did a woman like you succeed in such a business. Some husbands are supportive if they feel the woman's business can boost the resources of the household. But even that can have its problems because some men will now stop contributing to the household and start drinking their money because they have given the wife seed money for the business.

The Glen Norah focus group also gave the same complaints on how husbands can feel entitled to money from the business due to their past contributions. The narrative from Ma Megan is quite revealing:

Husbands, especially those who take alcohol are also culprits causing serious challenges to women who are in business. They can make unreasonable demands from women for money to spend on alcohol. Since women do not have much power – what can they do? The husband is the 'owner' of the family including the wife and they can do as they please – even such destructive behaviour. Because of this, most women's businesses have closed or are operating at very low-key hand to mouth businesses.

Although the women mentioned some challenges in the manner in which husbands supported their businesses, the fact was that most discussants mentioned husbands as important in the successes of their businesses. Bonding social capital was evident.

6.3.3. Rotating credit associations and social capital

The discussants indicated that the women formed rotating credit associations as key to their business financing and support. Various narratives provide evidence of this. MZ Nhek from the Glen View focus group gave a typical narrative of the nature and aims of the *mukando*

group(s). She and other discussants had positive views of *mukando* groups as the most popular mechanism for raising raise capital for nascent businesses. She pointed out the following:

We can influence each other as a group, of women and create a *mukando* group. After that as a group, we decide on a project we want to do as a collective – after raising our capital as a group. Now I am sewing and selling shorts for young men. Groups can have about ten members. To raise our capital, we contribute about US\$5 daily to *mukando* and then we encourage each member to borrow and to return the money with interest. This is done so that we boost our coffers to be enough for the project agreed by the group. Every member must borrow.

Sometimes we have leaders who provide advice to us on projects and our *mukando* especially members of an NGO called Mavambo which is popular around here. Mavambo encourages women to raise capital for themselves and be self-reliant from the very start since both banks and the government are not able to assist the women with capital through lending. Mavambo just puts people into groups of about 5 to 10 people depending on the project that they want to undertake. This can be done randomly. However, if one is put in a US\$10 group, but feels she can afford the US\$5 group she can change to the appropriate one she can afford.

Ma Chap from the Glen View 1 focus group talked about how women voluntarily created savings groups (*mukando* groups) to support their businesses and gave a lump sum to each member in turn. She also gave a concise description of the process. She had this to say about *mukando* groups indicating that the *mukando* issue is not an event, but an ongoing process:

Some of the women get their capital from *mukando* or *marounds* where we form a group of 5 or more women who contribute an agreed amount of money daily or weekly and give the lump sum to each woman in turn until all the women are given, then we start all over again on a rotational basis. The money we will be contributing is to help each of the women to either start or expand their businesses. Some do the collections of money every Friday or every Sunday as per the agreed amount for *mukando*.

Ma Chi from Highfield talked more about *mukando* but focused on how members were recruited focusing on trust issues. There was emphasis that this trust element also explained

why women now needed friends as part of *mukando* groups. In that regard Ma Chi stated the following:

As market women, you will be selling your items and then you notice that the cash is not enough for you to do the kind of business you want, so what do you do? We gather as women with common problems and who trust one another – some of us who have been in business and want to grow and others want to start. It does not matter – what we need is money. As a result, we decide to create a group for *marounds* (*mukando*) and agree that daily each lady contributes US\$2 or US\$5 per day and every Saturday or Sunday we give the money to an individual or two after casting lots or just having members choose when they need the money. Usually, the money is kept by a selected treasurer in a tin until the sharing day as appointed by consensus. The beneficiary will then go and do the business she wants to do like ordering more stuff or developing her sales place, and so on.

This is evidence that showed that these women depended on strong friendship ties to create these rotating credit groups. Here, once again social capital was seen at work leveraging women's businesses, it not as the mainstay of these businesses.

6.3.4. Banks as sources of financial capital

Banks seemed not to be as supportive as desired. Ma Mseng from the Glen View focus group gave a narrative of collateral demands and how banks were no longer prominent lenders to women because of the prevailing economic crisis in Zimbabwe. The banks demand more repayment than women can afford. Ma Mseng gave the following short, but a highly informative story on that matter (supported by murmurs of assent from group members):

Women can borrow money from the bank if they have collateral such as a big item (for example, car, house, fridge, plasma and so on), a house, land with title deeds and so on. Those who have worked before having some of these things, but most do not have because either they have worked in jobs that are less paying or have not worked at all.

The issue of banks as sources of capital was viewed as problematic as women lacked adequate collateral to get the amounts they needed. It was also reported that banks preferred to lend money to groups rather than individuals to mitigate risk. This led to some creating haphazard

groups merely to meet the bank's requirements – leading to short-lived businesses. This was explained by Ma KD from the Highfield focus group:

For one woman alone, it is not viable to get a loan. Usually, a group of women who are friends comes together to do business together. They can approach a bank to get a loan, but this can take considerable time to materialize. In most cases, banks need collateral of which one small-scale businesswoman usually does not have, but if they combine, they can contribute combined collateral and get a substantial lump sum to start a reasonable business. Moreover, if they are in this together, they will encourage each other not to quit or renege from re-paying the loan as prescribed. If it were one woman, she could only find it easy to quit because of a lack of support and disillusionment.

The above narratives indicate that though banks constituted bridging social capital they were not a viable alternative to help the women as expected of most bridging social networks. This was an anomaly, especially for banks. To indicate the importance which women attach to social capital, the discussants lamented that if women could pool resources together, they could manage to get that collateral

6.3.5. Informal money lenders as sources of financial capital

Bonding network resources of *mukando* and close relatives were not enough to sustain the businesses women wanted to pursue, hence they turned to loan sharks to augment their financial resources. Women indicated that they referred each other to reliable informal money lenders which indicates the prevalence of social capital. Stories of loan sharks were reported by all focus group discussions and were seen as taking over the role of banks. There were narratives of loan sharks charging more interest or requesting collateral of higher value than the money they lent the entrepreneurs. The women also told of the dangers of borrowing from these lenders and how close relatives may be or may not be prepared to rescue them if they failed to repay. The narrative of MZ Nhek in the Glen View focus group is a case in point. She narrates how two women were rescued by a daughter and a son in the diaspora (South Africa and Kenya respectively) because they had treated them well before they went abroad to work. Her story was this:

Lenders come to assess the woman entrepreneur's household property as see what they can accept as collateral, but usually, they take more than the value of the money they

lend – sort of loan sharks. If they think what the businesswoman has is worthy, they agree to give her that loan. The woman would have to work extra hard to prevent her property from being taken by the loan sharks – sort of a weird motivator against complacency. If you fail to repay you lose the property. That is where you need caring connections such as collaborative brothers or sisters to rescue you from the money lenders. I have seen one who was assisted by a daughter working as a maid in South Africa and one by a brother working for an NGO in Kenya. The lady had stayed with the brother with her late husband and sent him to school after their parents died in 2006. That is what you reap for doing something good to siblings and other people. But few have diaspora connections who care like that...

Although the Highfield women also talked about money lenders, there was a slightly different narrative on how women who are lenders also lend money to fellow women. The good news was that women who are lenders were seen in a positive light as they were deemed more tolerant and understanding of the plight of fellow women. Ma Ro from the Highfield focus group shared the following story:

Nowadays some women have entered the business of advancing small loans to other women to start small businesses such as ours. You just hear that ‘at that house, there is Ma so and so who gives money at interest (*chimbado*) to start-up’ and you go there and start the discussion with the woman. At least other women are more understanding and less harsh than men loan givers because even if you did not know them before this meeting, they know women businesses better – like they don’t make much profit, so their demands are softer.

The discussants indicated that there is a tendency for women to introduce colleagues to these informal money lenders who lend money with interest (*chimbado*). The women seemed to think that the best strategy was to work harder to avoid surrendering their property or business to the loan sharks, which would be a source of great embarrassment and prove their critics (be they relatives or friends) right. Ma Tan from Highfield focus group exemplifies these views:

Others give money with interest in this suburb of Glen View. There is one who gives loans called Mr. Frazer. I have got a friend who wanted to start a business of buying and selling vegetables and other foodstuffs and she approached Mr. Frazer. He asked if he could come to her house to see if she had adequate collateral. My friend said she had

a piece of urban land where she intended to build a house. However, after they paid her an evaluation visit, they were satisfied with the property they saw and advanced her the loan and now she has a very good business doing very well, maybe knowing she has to pay the loan also. She has agreed to pay Mr. Frazer US\$2 per day, and it seems a comfortable arrangement for her for now. She did not know Mr. Frazer before, but a mutual friend did introduce her giving a good report about her to Mr. Frazer. She cannot afford to fail paying on time and the agreed amount. That would be an embarrassment to her as a woman. I am also considering that my friend introduces me to him.

Some women tended to think that since the banks were not functioning normally the interest charged by informal lenders was fair as they were providing financial assistance when the banks were not. These views are exemplified by words of Ma Car from the Glen View focus group:

Some women get money from lenders to grow their businesses. There are some businesses that lend money to women where they can borrow with interest when money from *mukando* is not sufficient. I know of an organization called Thrive. Suppose you get US\$100 from them you pay US\$20 per month for 6 months meaning that their interest is US\$20. This is not bad because it is a mountain task to get a loan from the bank and if they come, they take too long. Most of us women get our loans from these money lenders with their high rate of interest.

In this section, the importance of linking and bonding social capital was amply demonstrated. Linking social capital is seen in the women's dependence on moneylenders, while bonding social capital is shown by women sharing information about money lenders who offered lower interest rates. In the absence of robust bank lending, these factors were seen by the women as critical for the success of their businesses.

6.3.6. The church as a provider of financial capital

The church was also found to be a provider of financial capital to members. Connections to the Church and Church members provide social connections that enhance business success chances. Ma Junior gave an example of how the Methodist Church encouraged and coordinated women's groups who were its members to pool financial contributions for purposes of starting their businesses. Under the Church umbrella, the women groups would then lend their members

according to their business capital needs. This was just like the other *mukando* groups but doing it under the aegis of the church was meant to leverage the moral position of the Church which looked down upon dishonest people. This is hardly surprising as discussants pointed to the problem of some *mukando* group members absconding with resources. The project aimed to assist women ‘to help their husbands, but it is embedded in trust and reciprocity, as shown in the women’s church loyalty. Thus, members had to sacrifice time (attending church sessions) and money (tithes) in exchange for the opportunity to get business assistance from the church. This aspect differentiated these from non-members who could not have such access. An example from Glen View is given by Ma Junior here:

Some Churches sometimes provide a lot of help with capital. In the Methodist Church, we have a fund for women. As members, the Church has organized that as women we contribute to the women’s fund. The money is given to contributing women to start a small business. The spirit is that women cannot just sit at home and do nothing. The Pastors feel during these hard times women need to help their husbands with household income. This has been quite helpful, and many women have joined the fund.

A different version of assistance whereby the pastors lent small amounts of capital to aspiring and current entrepreneurs was given by Ma Tan in Highfield. She pointed out that loyal and trustworthy church members can get low-interest loans to help their spouses if married or avert poverty if unmarried. Her views are chronicled here:

At the ZAOGA Church if you have a business you can approach the pastor to borrow the capital to start the business. The Church has some money to help but at a very low interest. Usually, as I have noted these funds are available to regular and loyal congregants who are well-known in the church. The pastor will be 100% sure that the money will be returned as agreed and that the member will use the money to better her family if a single mother - and to assist the husband if a wife. You trust that *mfundisi* will not let you down and the interest is lower than the banks and loan sharks.

Church membership proved to be vital as a nexus for bonding, linking and bridging social capital for many women entrepreneurs to getting start-up or/and bridging finance. Bonding was shown in that the women had common problems and were from the local community and there were likely be close to each other. On the other hand, the women’s connection to the pastor or priest was institutional – representing linking social capital. There was also the likelihood of

women who did not know each other met at that church and were united by their common need to create businesses under the ambit of the church – creating bridging social capital.

Though the women belonged to different churches such as the Methodist, Anglican and ZAOGA churches, the churches differed in the manner in which they provided their support to them. A case in point is how the Anglican Church assisted loyal women's businesses. The beneficiaries were selected based on need by the welfare committee of the church. Usually, widows and orphans were deemed the neediest. However, the loyalty of members was an important factor too. This shows the existence of symbolic reciprocity between the beneficiaries and the benefactors in an instrumental relationship (Portes, 1998). This supports the view that the church has taken over the responsibilities of the state and banks. The narrative of MZ Nhek was as follows:

At the Anglican Church, they have a committee called a Welfare Committee. This Committee is responsible for the assistance of widows and orphans in its membership with capital to start small businesses to survive, after assessing that they are needy. The assistance is provided if it is discovered that these orphans and/or widows have no alternative sources of income and so need to be rescued. These qualify for assistance by the Welfare Committee.

The linking social capital provided by the Anglican church proved to be different in that it prioritized the vulnerable women in society, but it is also a clear example of linking social capital.

6.4. Social capital and business sustenance

Once businesses were created there was a need to sustain them. This was important for them to survive in a tough economic environment. Aspects of support provided for the women for the sustenance of their business and sources of that support are described in this section. Women needed a lot of support to run their businesses and without that support, it would be difficult to ensure the smooth as well as the sustainable running of the business. For the women, the kinds of support include but are not limited to aspects such as child/home care while the entrepreneur attends business issues, operational business activities, dealing with suppliers and transporters. The sources of support and views of the discussants on these issues are highlighted and explained below.

6.4.1. Offspring as sources of social capital for business sustenance

Most discussants in the focus group discussions claimed that offspring, especially daughters, assisted their parents in the business. This represents close or stronger networking. The rationale for this trend was that the girl child is more understanding of her mother and the problems she faced. This meant that such children were a key factor for the successes of their mothers' business ventures. An example is a testimony given by Ma Mseng in the Glen View focus group:

In business girl children are the most reliable, understanding, and trustworthy than male children who are easily influenced by things outside the household. Boys can steal stock and bring down the business especially where there is no father figure as is the case with a lot of households here. However, girl children usually can see the challenges the mother might be encountering and act empathetically. Before you tell most girls what to do they usually take the initiative to assist. You will find that they collect debts, look after younger children, while you do business and open the market when the mother is occupied elsewhere.

Ma Mseng went on to give her own experiences with her daughters who contributed money for her to start a poultry business:

For me my daughters working in South Africa were my saviours in starting the poultry (broilers) business I am now running. I told them that I was at home just doing nothing as I am not employed. Can you find me something to occupy my time with? They suggested a poultry project for me, and also provided the capital to start that project. Now I have a great poultry business and I am intending to use profits to expand my business to include layers also. The only hindrance is space but with these vertical cages I can optimize the use of the same space at my house

In the Highfield focus group, Ma Chi gave an account with a diaspora link whereby a woman's daughter provided her with some money to go to Botswana where her brother was working to seek domestic employment. The daughter wanted to ensure that the mother was self-reliant. The connection in Botswana made the move to that country much smoother. This was what Ma Chi said:

One woman was assisted by her daughter working with money to go to Botswana to seek domestic work to re-start after losing her stock to the municipal police. The brother was living in Botswana working as an undocumented construction worker. The daughter was trying to ward-off the mother and her siblings' dependency on her resources from her lowly paying job.

Ma Ly from the Highfield focus group gave an account of how older school children could aid their mothers after school. She felt that this involvement made children understand the difficulties their mothers were facing in their business, enough for them not to make unreasonable demands on their struggling mothers. Ma Ly gave her story thus:

Older children can be very supportive. After school, they can sell and account for the money while the mother does other things. They are even more helpful during the school holidays. The good thing is that they expect no pay and will understand how you are struggling to fend for them, and they will not make unreasonable demands on you – which gives you some leeway in business. If not involved, they will feel that 'money is there' – which can be a cost to you.

There is evidence that there was social capital derived from having offspring who were able to assist in some ways in the business, which was essentially bonding social capital. This was said to put a great difference between the success and failure or struggle of the individual women's business ventures.

6.4.2. Parents and women entrepreneurs' business sustenance

The prevalence of strong social ties through the influence parents had on children's later entrepreneurship was noted. Ma Man from the Glen View group gave a narrative that depicts parents as vital social capital for women in small business as providers of both moral support and also in providing care for children of their daughters at critical stages on their hard journey to starting their own small business. The following narrative by Ma Man highlights and explains such an experience (supported by Ma Junior):

Some women can even cross the border to work, even as a maid so that they can gather capital for the dream business they have in mind. For example, I had to go to South Africa where I worked for 3 years as a maid in someone's house and later, I returned here to start my own business. My mother told me that you have to humble yourself as

long as you know what you want to do in life. That is why it was not so difficult for me to leave home and go to South Africa to seek domestic work. It was good because my mother was prepared to look after my daughter while I was hunting for capital in SA.

Parents were seen to provide both moral support and support with child-care while the women focused on their business activities.

6.4.3. Friends' involvement in women business sustenance

Friendship networks were shown to be important by the discussants. Ma Chi from the Highfield focus group corroborates the information from the Glen View group exemplified by MZ Nhek that other women friends (*Sahwiras*) were a source of assistance for the business. She adds that friends help with laborious tasks such as slaughtering and plucking chicken feathers. They do this knowing that the favour given would be returned later. This point is exemplified by Ma Chi from the Glen View focus group:

Sahwiras (close friends) can be very helpful. Suppose I am in chicken keeping business, I get an order from a supermarket for 200 chickens in a short time and I do not even think of looking for paid labour – why waste money when help can be available for free? I make some tea and invite my friends and tell them ‘girls, I need your help’ and they will come to help me slaughter and pluck the chickens to be ready for the buyer. They insist that they are not doing it for pay because they will also need your help in other things, for example, purchasing chickens on credit and so on. You cannot ask for payment or propose to pay your friends as this was seen as a sign that either you are too greedy or proud. You cannot do that to your friends and relatives. However, not many friends want to be paid for their labour, but in such cases, you also demand payment – and the friendship is often not close. You only invite these when you have no choice and the trust level is low.

The discussion (above) demonstrates the value of friendship cliques or networks in ensuring the sustainability and success of women’s businesses in an environment where women were not able to afford paid labour. Therefore, social networking proved to be a key success factor in sustaining women entrepreneurs’ small-scale businesses. This showed that social capital was vital for women’s businesses

6.4.4. Networking with the same transporter as a business sustenance strategy

Discussants indicated that they developed close networking relations with the transporters they use for sourcing products (typical bridging social capital). The discussants reported that women gained such advantages from their frequent use of the same bus or taxi. This frequent use of the same drivers was seen as a sign of loyalty to the operators which created trust and bonding between cross-border travellers and the bus crews. This trust was so powerful that if the women had problems that caused them not to travel to South Africa to buy supplies, they could send bus crews on their behalf. They could entrust them with their money and in return, the women showed their appreciation by being loyal customers to the particular bus services. This relationship was also viable in that bus crews would also transport the items as if they were theirs to cut import duties (since driver and conductors' luggage is usually exempt from rigorous searches by customs officials).

Most focus group discussions talked about women entrepreneurs consistently using the same bus crews. Mbuya Bee from Highfield gave a revealing narrative of how the women entrepreneurs use the same bus crews to gain an advantage for their businesses. The effect compares to loyally using the same suppliers. She pointed out that the women get certain privileges. But other symbolic gestures cement this relationship such as sharing of food by both sides during journeys and enduring problems such as breakdowns or accidents together. These behaviours allude to the formation of strong bonds. This is what Mbuya Bee explained:

Using the same bus or the same supplier is the best. If you keep changing these then they don't know you and you get no favours. Most of us, for example, use only one bus to go and order in South Africa. I use the Munhenzva bus and no other. When you do that you become a regular known by the driver and conductor and they will give you special treatment. For example, if returning from South Africa and you are delayed, they wait for you and reserve your seat and tell people 'the seat is booked'. They can even wait for you if you have been delayed where you are ordering. Even when I am feeling unwell here in Zimbabwe or occupied with other businesses here, I can send money with the drivers or conductors to order for me and return with my things right here in Glenview – at my house. There is so much trust and they call me 'mother'. Of course, sometimes they say, 'mother we are hungry' and if I am carrying something or reach a Chicken Licken outlet, I give them. But then I also get the same favours from them if I am hungry.

Ma Ly from the Highfield group agreed and went further to explain how women cross-border entrepreneurs also tended to develop close relationships with taxi drivers especially when their buses used to arrive late at night from South Africa. They tended to use the same taxi drivers and that led to close relations based on reciprocal exchange whereby the women got special taxi services and the driver got brisk business. The result was some emotional relations occasioned by the extended closeness of the provision of services for money. There were benefits to this exchange for both sides. Money, safety, service, and personal emotions were all invested and exchanged in a healthy long-term commitment. They even had the cell phone numbers of these taxi drivers so that they could alert them when they were arriving from their journeys. This is the narrative given by Ma Ly corroborating Mbuya Bee:

Even taxi drivers, you can have your own trusted ones when you are dropped by the bus at Road Port in Harare or you are late for the bus. I have my younger sister who is a veteran cross-border trader. Usually, her bus drops her at Machipisa in Highfield which is a bit far. She has her regular taxi driver whom she calls to come and meet her there to ferry her goods. Keeping the same taxi driver is good as you begin to trust them, and you do not hire some taxi drivers who are criminals who can rape or steal from you ---or even kill you. People have been robbed by taxi men. If the taxi driver is not there, he can refer you to another good one. Women on the same bus can share a taxi if necessary.

Mbuya Bee also added the following (supporting Ma Ly's point) to explain why a good taxi driver was necessary for a female cross-border trader. She talked of benefits such as permission to defer payment in constraining situations as a result of closer relations:

The good thing about one reliable and trustworthy taxi driver is that a good relationship is created and at times you can even tell the driver that you need to be assisted ferrying your goods from the bus when you arrive from Botswana or South Africa, but you do not have ready cash and that as soon as you sell a few items you would call him for his money. Most of the time they agree with you. This relieves you of pressure.

Most discussants talked about the idea of having a devoted cartman that could aid them in moving good their good from one point to the other. The cart (*chingoro*) is one of the most familiar devices for carrying heavy goods for women. They believe that this will also aid them

in delivering directly to local customers and thereby improve networking capabilities. This idea was aptly put across by Ma An as follows and was also mentioned in other groups in passing:

When we arrive from ordering usually, we have helpers such as cart pushers if we are carrying heavy items. If you are in this business, you have your cartman and you have his phone number. When you are about to arrive at the bus station where the Jo'burg bus will drop you, you call the cartman to be on standby when you arrive so that he can ferry the goods to your home (which he already knows from past interactions). You trust him, and he can load his cart and even go ahead of you and you know he will not steal anything from you. What he charges for the job is based on your relations – not too much. This is because in your interactions you listen to him and give him favours when he needs them, and you can assist.

Discussants showed the importance of business enablers, particularly transporters (especially for seriously engaged cross-border traders). They indicated that having close relations with transporters was vital to ensure business efficiency and profitability. That showed how women used transporters as their networks providing a resource vital for the success of their businesses.

6.4.5. Relationship with suppliers as social capital

This section presents evidence of the innovative ways these entrepreneurs use to gain an advantage from the support of their suppliers who are crucial stakeholders. These various cases as put forward by the three focus group discussions are summarized in Table 6.3, below.

Table 6. 3: Women's focus group discussions and narratives on supplier relationships

Group A
<p>"Then there is <i>mbasera</i> which some suppliers can give you once you prove to be buying every day from them..."</p> <p>"I think if you also buy in bulk most of the time the supplier treats you differently. They put you closer to themselves..."</p> <p>"Although where we order we do not get anything credit we can be treated well if we are always buying from the same supplier... They get stock and pay the following day"</p> <p>"Suppose tomatoes are not in their abundance, and you desperately need stocks, you can call the supplier by phone and if you are a regular you are sure what you want will be reserved for you..."</p> <p>"If you are in this business you have your cartman... What he charges for the job is based on your relations..."</p> <p>"Suppose I buy my stuff in Musina or Johannesburg and I still have some business to do back there I can ask the driver to deliver my goods to my home..."</p>

<p>“Usually every woman has her ‘own’ taxi driver whom she trusts, and she has contacts of this driver... They feel safe with this driver...”</p>
<p>Group B</p>
<p>“.... (we) usually get favours if we have been purchasing from there for a long time. Ordering from the same supplier is more advantageous...”</p> <p>“If you have been a customer for long and a certain commodity is in short supply, the supplier will call you and ask how many or how much of the commodity you may need, and s/he will keep it for you even if others who are not regular customers get there first...”</p> <p>“one who has been in business orders more items than the new person who just entered the business, hence the different treatment by the supplier.”</p> <p>“If the supplier is from the same rural area as the businesswoman, she can get special treatment. Even if you’re from different rural areas when your totem or <i>mutupo</i> is the same or the supplier’s totem is similar to your mother you still get treated like a sister or any identified relationship”</p> <p>“Even if the totem is the same as the supplier, the exchange is further cemented by the volume and frequency of the business the lady brings to the supplier on a daily basis...”</p> <p>“Using the same bus or the same supplier is the best. If you keep changing these then they don’t know you and you get no favours...”</p> <p>“She has her regular taxi driver whom she calls to come and meet her there to ferry her goods. Keeping the same taxi driver is good as you begin to trust”</p> <p>“The good thing about the reliable and trustworthy taxi driver is that a good relationship is created....”</p>
<p>Group C</p>
<p>“If you have been ordering from the same place there is a very real chance that the seller will give you some special favours...”</p> <p>“...other suppliers are equally good but do not give away anything for <i>mbasera</i> because things have become a little tight.... The advantage they give their customers is preferential treatment especially for valued and scarce items...”</p> <p>“Sometimes you meet a supplier with hard -ore traditional values and they like people of totems similar to theirs.... just like that a long-lasting relationship starts...”</p> <p>“If you are a fair buyer not taking advantage with time the supplier will tend to respect that relationship but if s/he perceives an exploitive mien s/he turns the tables on you...”</p>

The table shows the women’s dependence on linking social capital. The discussants showed that there was strong networking with suppliers and that provided indispensable social capital for the success of women-owned small-scale enterprises. This involved strategies such as ordering from the same suppliers and thus creating closer strategic relations. The discussants emphasized that such relations could make the difference between success and failure for the women’s businesses. By developing closer relations with suppliers through fictitious relations

based on kinship the women intended to make access to supplies easier by removing formalities that made transactions impersonal.

The women saw the market as a place for more than mere impersonal transactions. Rather, it is a staging ground for the growth of relationships between buyers, sellers, and suppliers. The different testimonies chronicle how the discussants networked with suppliers to leverage advantage. A case from the Highfield focus group is explained by Ma Chi who talks about the benefits of building long-term relationships with suppliers through unwavering loyalty. This is what was heard from Ma Chi:

Where we order we usually get favours if we have been purchasing from there for a long time. Ordering from the same supplier is more advantageous in that regard. We usually order vegetables from the Mbare main market and you see as customers you get different treatment. If you have been a customer for long and a certain commodity is in short supply, the supplier will call you and ask how many or how much of the commodity you may need, and s/he will keep it for you even if others who are not regular customers get there first. You get this treatment because you're a regular customer, yet others who are not regulars are told the items are 'finished'. If they insist, they are told 'what you can see here has already been bought.

There was corroboration of this point from the Glen View focus group where the focus was also on the rewards of loyalty to a supplier. Although almost all the discussants affirmed this phenomenon the following view by Ma Junior best clarifies the concept of 'free' extras for loyalty (*mbasera*). She put it thus:

If you have been ordering from the same place there is a very real chance that the seller will give you some special favours because you naturally create a close relationship with him or her. For example, if the price of an item is \$1 for 5 items you can be offered a *mbasera* of \$1 for 7 as a loyal and regular customer – a reward for commitment to the one supplier of that particular item. *Zingizi gonyera pamwe* (a rolling stone gathers no moss) – if you keep changing suppliers you remain new to all of them and cannot reap the benefits of loyalty to your supplier – no *mbasera* anywhere. Normally the *mbasera* for perishables are items that are going overripe and the seller knows if kept for longer they can go bad (for example, tomatoes or cabbages, bananas and so on). Added on a

daily basis, this *mbasera*, though small, can be used to boost stock and make supplies to customers more reliable and cheaper to ultimate customers.

Ma Ro supported the view given by Ma Chi providing a reason as to why long-time purchasers should be expected to have an advantage over newcomers. This is based on the concept of economies of scale which are built over time, resulting in a stronger relationship over time. She gave the following additional information.

The one who has been in business for longer orders more items than the new person who just entered the business, hence the different treatment by the supplier. It is common practice for the one who has been in business with the supplier for longer to be rewarded by *mbasera* – some few extra items as a sign of appreciation.

An interesting networking strategy reported by discussants is the use of totems (belonging to the same clan symbol which pointed to common ancestry) to strengthen relationships with suppliers, especially in Harare when dealing with fellow Africans. The Cambridge dictionary defines a totem as an object that is respected by a group of people, especially for religious reasons or an object that is a symbol for a group of people. Mashige (2011) argues that totems are symbols that signify that individuals have a common ancestry descent. Depending on how the totem is perceived, the entrepreneur can leverage certain advantages.

The concept of a totem and the importance thereof was broached and explained in some considerable detail by Ma Chap in the Glen View focus group. It became apparent from the murmurs of assent from the group that indeed this concept was common in their business dealings. Ma Chap explained totems in the following way:

Hey, ladies, you are also forgetting the concept of *mutupo* or totems. Sometimes you meet a supplier with hardcore traditional values and they like people of totems similar to theirs, for example, *Mbizi* (Zebra) clan or *Museyamwa* (Eland) clan. If you're a lady like me they affectionately call you sister *Madhuve* (female title for *Mbizi* clan-born women) or *VaChihera* (for Eland clan women), *MaSibanda* (for Lion clan women) and it goes on and on depending on the supplier's clan. As a result, a person of your clan is your sister if a lady or brother (if a man). She can be a sister-in-law if married to a man of the same clan or brother-in-law if married to a woman of the same clan. Because you

buy regularly you end up knowing these details. They can start like passing compliments like telling you that the way you order shows that ‘you are an orderly, tenacious and serious’ businesswoman. Then you laugh and say, ‘that’s what all *madhuves* do, it’s in our blood’ and he says, ‘I am also *Dhuve* like you my sister, blood people smell each other – you are my sister.’ Just like that, a long-lasting relationship starts and as you persuade more customers to come and buy from your new-found ‘brother’ the more points you get and the more the gifts and accolades and preferential treatment and sympathies and so on. Now this relationship will be rewarding for both of us – s/he prefers me as a customer and I bring more business including new customers (my friends or relatives), so it is ‘free’ and also not free in a way but it’s very helpful if you meet some supplier or even fellow entrepreneur near you who has such similarities to you. Such relationships are even more beneficial business-wise because real kinsmen are too demanding compared to this relationship created because of business – no demands!

Some women emphasized the issue of respect and special treatment which tended to boost women’s self-esteem. This account from Ma Tan is revealing on this matter:

Relationships also count on whether you get special treatment. If the supplier is from the same rural area as the businesswoman, she can get special treatment. Even if you’re from a different rural area when your totem or *mutupo* is the same or the supplier’s totem is similar to your mother and so on, you still get to be treated like a sister or any identified relationship. Sometimes these ‘totem -based’ relationships can surpass real kinship relations because they are based on voluntary cost-benefit assessments by both sides and if ended do not cause pain.

Ma Ro added that for the relationship to be sustainable it had to be supported by some reciprocal exchange between the supplier and the buyer, usually if the buyer referred more customers to the supplier – she would become a ‘true sister’ thus cementing the relationship and its attendant benefits such as reduction on prices and other favours. Ma Ro gave the following narrative on this matter:

Even if the totem is the same as the supplier, the exchange is further cemented by the volume and frequency of the business the lady brings to the supplier daily. That really strengthens the relationship created by the totem similarity. The consummation of the

‘brother/sister’ relationship is based on whether you always buy or bring more customers to the business.

MZ Nhek gave a narrative on how the use of the totem concept cannot always guarantee success for the female entrepreneurs and how people must be cautious of depending on it. She added that women sellers should have contingency plans because suppliers often differed in social position and/or clan, and that they may view such strategies as obvious ploys. This, of course, hurts future business prospects. In this case, MZ Nhek thinks that women must navigate carefully to avoid embarrassment. However, she acknowledged the prevalence of the phenomenon:

Yes, I know it happens, but it depends on the perceived characters of both the supplier and buyer with similar totems. Some may value these totem similarities, and yet others may not be so fast in doing so, or may feel it is a weakness aimed at exploiting them by unscrupulous buyers who can claim to belong to the same totem or that their mothers are of the totem (to become sister’s daughter) and so on. If you are a fair buyer, not taking advantage of time the supplier will tend to respect that relationship but if s/he perceives an exploitive mien s/he turns the tables on you and sees you as a gold digger – and the opposite will be true now. Some women are so manipulative. There is a woman from Lusaka down here in Highfield. She likes to negotiate prices almost to nothing and now all suppliers know her antics so for her most refuse to acknowledge this totem thing for fear of being manipulated. So, this only token cultural aspect though vital among Zimbabweans sometimes works and sometimes does not because of the exploitative women like I talked about and suppliers who want to protect their business from these vultures.

The discussants also pointed out that the women also depended on creating fictitious relations with suppliers based on totems or ethnicity, that they could use to their advantage. It should be noted that such relations had to be mutually beneficial to the supplier and the buyer. The buyer got preferred treatment while the supplier got sustained business and more referrals from beneficiaries of favours. These created relationships that facilitated preferential treatment, discounts and other favours that made a difference in their businesses. The implications for the use of totems were viewed as vital for business success or failure

6.4.6. Shunning close colleagues and sharing information with strangers

In some cases, women preferred linking social networking over bonding to safeguard their interests and prevent price wars (*kudhigura mutengo* – causing low prices) in their established market niches. In all groups, there were views that information was a fiercely guarded resource, especially where the sourcing of scarce stock was concerned. There was an anomaly that would seem queer at first glance. Women in all groups vehemently expressed that they would never share business information of this nature even with close friends. This was because they feared competition in their established niche markets. This was a near-universal norm and a competitive strategy of preventing new entrants in a truncated market and creating a near-monopoly over the niche. Ma KD from the Highfield group gave an account of how aggressively women avoided sharing information with people closer to them geographically than those further afield. Ma KD said:

Honestly, we do not share (information) where we get our wares with friends or any people who live in the same vicinity because you cannot create competition for yourself. Everyone has their secrets regarding where they get special items. If you tell one person, they will spread the information and you end up losing business as too many people in your locality will be selling the same item at a lower price (*kudhigura mutengo*) which lowers profits. For example, when I go to Musina in South Africa I have my places where I order certain items which only, I sell here in Glenview and surrounding locations. No one must know where I get my stuff and when I go to South Africa I just sneak and go alone. However, women do share such information with people from distant places like if you meet a woman from Mabvuku you know she is from another side of town and cannot give you competition. It is even better if they are from another town or a distant rural area. She will also gladly give you her information and often you can arrange to have your ordering trips with that friend from afar.

The above view on information sharing was corroborated by the Glen Norah focus group, with additional information that the norms of information sharing applied to both international and local suppliers. Ma An from Glen Norah gave a typical response below:

Information sharing is tricky. Most of the time women in business are reluctant to share information about places where they order items both locally and internationally. Like I go to South Africa to order stock and I do not tell any of my friends and neighbours

exactly where I get the things I order. This is the common norm here in the city because if you tell someone like where you get cheaper or quality items, they will also go there and order the same materials, thus creating competition and driving you out of business. As a result, no one does such a thing!

There were extremists on the issue of information sharing with radical views such as Ma Sea and Ma Taf. Ma Sea said:

Haa giving information about where you order is like selling your business! No sane person does such a thing.

Ma Taf gave the following stinging account on the issue supporting Ma Sea (above):

No one in her right mind can keep asking for information to know where you buy what you sell. It would just show the kind of person she is – jealous. She must find her niche, not try to enter someone else's.

The discussants' view that some cross-border women depended on other women who were not their usual acquaintances, but whom they met on business trips was evidence of bridging social capital. Though these women were in the same entrepreneurial situation, they were not in situations where their businesses could compete, hence the freedom to share trade secrets of sources of their merchandise. Such social capital was seen to be vital for women in the cross-border trading business.

6.5. Social capital and skills acquisition

Women were also reported to acquire vital skills for their types of business from various networks. The importance of intergenerational skills transfer was communicated by all groups as some parents in certain types of business passed these to their children. The other dimension that came out of the focus group discussions was the role of friends and churches – to a greater extent – and NGOs and previous workplaces – to a lesser extent – in imparting various kinds of skills used by them. This indicated the preponderance of bonding over bridging social capital in skills transfer as demonstrated by the narratives in the subsections below.

6.5.1. Friends as sources of skills

There was a view that women also depended on friendship networks to learn the skills they need to create and run their businesses. Ma Chap from the Glen View focus group had this to say:

You can learn from friends doing some business. Some will teach others how the business is done. For example, they can teach you how to do hair or certain hairstyles. Some can teach you the art of buying and selling clothes to farmworkers at the farms. However, there are others- even friends who try to discourage you saying ‘the business you want to start would not succeed because many people or women who attempted it failed and the same would happen to your businesses’. I guess they will just be jealous. If you want to succeed as a woman do not listen to such people – especially people who have nothing they are doing in life.

Bonding social capital was mainly used in the area of skills development for women entrepreneurs. The discussants pointed to the view that close people such as friends were important in the imparting of skills that the women later used in their businesses.

6.5.2. Parents as sources of skills

The passing of skills from parents to their children was seen as prevalent by all groups. The importance of intergenerational skills transfer was more extensively discussed in the Highfield focus group (although it was mentioned in the other groups). It can be noted that this is deemed something that contributes to the success of any woman who grew up with parents pursuing certain businesses, as they often allowed them to participate in some way. This is exemplified by Ma Chi who provided the following account of how the aid of parents can lead to the success of women’s business endeavours:

Parents are very important. Like some grew up with parents who were having businesses. My friend’s father had a business in Rusape, and she grew up helping in the shop with all aspects of the business since she was in primary school. She used to go to order items, take stock, keep the shop clean, bank money and so on. Now she owns a tuck shop at her house here and it was just like a joke in the beginning and now the tuck shop is full, and it is now supporting the family since the man of the house like most

men lost his employment. The husband used to be a proud fitter and turner at Anglo-American but now has accepted that the wife is important in the family. She has taught him to help too. I hear ma Mary's sister in Mabvuku also has a more successful tuck shop. From this, you see the hand of the parents.

In the Highfield focus group, Ma Mseng also gave an account of the role parents play in imparting skills to their daughters, especially when they grow seeing the mother run the business and when they also actively participate in it. In this case, the mother was a role model for Esther, her daughter, who now ran a successful market business in Harare. Esther grew up around this business and unlike other younger people who used to look down upon 'market women' Esther was tolerant and keen to learn and now she is a successful businesswoman, this is explained by Ma Mseng's story:

Families, especially the parents are very important in the imparting of skills to their children. I know of Ma Esther in my area who taught her daughter market business. Everyone knows that her husband died many years ago and Ma Esther has been surviving on her market, selling vegetables for as long as I can remember. Esther, her daughter, used to be by her side all the time. She was very close to the mother and learned the art of selling from her and now she owns her own stall near here where she is married. Esther says her mother was her role model because she managed to make enlarge their two-roomed house to a 12 roomed one without a man to help her. I think Esther matured early for her age and understood that if she did not assist her mother the mother would be stressed. She was not ashamed to be at her mother's market stall like other girls who assumed that market work was for elderly women. Now there is Esther – like her mom she has managed to help her husband to build their house.

Discussants showed that parents were sometimes an important source of skills that the women used in their businesses. This again shows bonding social capital as an important influence on women's businesses.

6.5.3. Churches as sources of business skills

Women were also noted to have harnessed church networks to access various kinds of training offered in such places. These church networks were largely viewed as being bastions of support for women's businesses. All three focus group discussions intimated the importance of church

organisation in both providing ideas and assisting women entrepreneurs with skills relevant to their businesses.

The following table shows narratives of how the discussants used the churches as a source of social support.

Table 6. 4: Focus group narratives on the church as a source of support

Group A
“Because of trust problems, there are some churches that help people to form <i>mukando</i> groups. The church’s rules will be used to govern the operation of these...”
Group B
<p>“Sometimes women get business ideas from the Church. At some Churches, women are exposed to...”</p> <p>“Some churches such as the Methodist Church have women’s programmes where women are taught different skills...”</p> <p>“Churches are doing much better than the government these days...”</p> <p>“At ZAOGA women are taught not just to wait for their husbands, but to do their businesses to support their husbands...”</p> <p>“At ZAOGA they make it their business to train women in courses like dressmaking, interior décor, keeping rabbits...”</p>

Findings from two focus groups showed the importance of the Church as a source of support for women’s businesses. Church affiliation became a basis for the formation of a certain type of ROSCAS embedded in the Church. The church also was found to have developed programmes specifically aimed at assisting women to do business. Some even felt that the churches were taking a more active role in promoting women’s businesses than the government. The issue of women ‘helping their husbands’ by operating businesses was raised in one of the groups. This showed that women used linking social capital to make it in business.

A few elaborations (from discussants) of the role of the church are worth highlighting here. Mbuya Brandon (Highfield focus group) gave the following narrative of how, at ZAOGA Church, women are provided with a wide range of skills and ideas:

Sometimes women get business ideas from the Church. In some Churches, women are exposed to different business ideas and taught skills for them to survive. At the ZAOGA Forward in Faith church, women are taught skills to make various products, such as

toilet chemicals, candles, floor polish, soap and many others at a woman's forum which convenes every Thursday (called *China* in Shona). *China* is a special day for all women at ZAOGA FIF where other women volunteer to hold workshops to educate others in turns. Some teach others some marketing and selling skills.

Ma Chi and Ma Tan, also from the Highfield focus group, explained the process of how women are taught skills pertinent to various types of business and how the process has a reciprocal element of mutual benefit between the women and the church. She also highlighted the objective of the church to make them assist their husbands in the household to avoid idleness. She gave the following story:

Yaa, you talk of churches. At ZAOGA women are taught not just to wait for their husbands, but to do their businesses to support their husbands. The pastors emphasize the virtuous woman in the Bible who made sure her family had enough food and clothing. They have a programme for women called 'talents. Although money from these 'talents' goes to the church, the skills women are taught remain with them for the rest of their lives. In fact, after initially contributing to the church, the women are encouraged to use what they have learned to raise their funds. Then there are occasions when the women must come and announce in the church how much they have made in their business and win prizes as a result. This is exciting!

Ma Tan and Ma Mseng corroborated this information through some elaborations on the ZAOGA Church especially. Ma Tan enumerated the types of businesses funded by the church, namely, dressmaking, beauty products, hair salons, interior décor, rabbits, chickens, and several other things. She also pointed at the church providing initial training and members giving some of their profits to the church in exchange.

6.6. The influence of close relatives on the women's businesses

On the importance of bonding social networks in determining the success of their businesses, the women emphasized how their relatives were more likely to influence the success of the business than husbands who were seen as unreliable and destabilizing. This observation was viewed as a fertile ground for conflict among these groups, but these views were generally agreed on by the discussants. From the evidence in this study, women entrepreneurs get most

of the help from their blood relatives. The narrative from Ma Tan from the Highfield focus group exemplifies this assertion:

You can get capital from a very close relative such as a sister, mother, father or brother or relatives on the mother's side like an aunt or uncle. On the husband's side, there is a real challenge because they like to compete and destroy. They compete with their brother and also want to destroy the business that their brother's wife has built to prove she's useless or something especially when they have their wives who tend to see you as a threat to their personal status. They say you are exposing their ineptitude by doing a business – which they fail to do for themselves. It is a battle. So, such people will not assist with capital – rather they can sabotage.

This section shows finer aspects of bonding when even closer and tighter bonds were sought in an environment where even some closer relatives were perceived threats. This simply emphasizes how bonding social capital was important among the Zimbabwean women small-scale entrepreneur.

6.7. Contextual factors enabling husband's relatives to support women's businesses

In all focus groups, there was a general trend that seemed to support the notion that relatives on the wife's side were more supportive of her business success compared to those from the husband's side. Sanguinary relationships seemed to take precedence as seen in narratives mostly revealing brother, sister, parents as being the sources of support. However, there were a few cases where relatives from the husband's side could be supportive. These cases are chronicled in the subsections below.

6.7.1. Contextual factors motivating some relatives to help

Evidence from the focus group discussants indicated that some mothers-in-law were prepared to send some of their children to help for utilitarian reasons. This was done for the most part because they were having a burden of looking after many family members in poor rural areas. They were thus willing to send some members to work for the daughter in law who would then care for the member providing food and care, and sometimes financial help if the daughter in law was happy with the assistance offered. Incidentally, these helpers found themselves helping

in the household in areas such as looking after the children, giving the woman entrepreneur more time to attend to business matters. In such cases, husbands' relatives were found making vital contributions. Ma Chi's narrative sums up the views that all the women's focus group discussions seemed to subscribe to:

We as women know there is poverty in the villages and mothers-in-law and mothers will feel happy because a burden will be alleviated – minus one mouth to feed. Things are tough in the villages these days because there are no jobs and no cash. As a result, they may be willing to give you one person to assist. Besides, it is not easy to get piece jobs in rural areas because the civil servants who used to provide such small jobs in the past also do not have cash.

This indicates the prevalence of bonding social capital undergirded by reciprocal exchange.

In Zimbabwe, the job of a nanny is looked down upon. The word 'nanny' means child-minder in the Zimbabwe context. In cases where husbands' sisters look after children, they avoid the label of 'nanny'. In Zimbabwean traditional culture, the husband's sisters are viewed as counsellors for their nephews and nieces, so they are natural choices for child-minding for their brother and sister-in-law's children. The fact that they worked as a part of the family removed the stigma that they were nannies ensuring that they offered their services selflessly and on equal terms. Thus, women had more latitude to do their businesses as children, were being taken care of. Narratives of Ma Ro and Ma Tan show both views, respectively.

Ma Ro had the following to say:

As the husband's sister is helping, she also takes comfort in the fact that she would not be a 'servant' but looking after her brother's children. The stigma of the 'nanny' is removed, and we use a more conciliatory term such as '*tete*' which means husband's sister. This is a revered title since *tete* is traditionally supposed to provide counselling to the girl child in Zimbabwe society.

Ma Tan also made the following narrative on the need for appreciation of the husband's sister's efforts:

Tete can occasionally ask for help with some little things from me, but that would not be a payment or salary for work done. It would just be a gesture of gratitude to her

consideration as a trusted relative – a confidante. There is no pressure and you can do business easily.

This last two show that the women used bonding social capital to enhance their business activities.

This section shows how situations compelled women to make trade-offs with some relatives to protect their business. This simply shows how the women managed to create relationships supportive of their business interests in fairly complex relational situations.

6.8. Diaspora link in women's businesses

There were several cases of diaspora networks (as already seen in some cases but the women did not seem to have more robust experiences on that front making their stories on the issue rather peripheral) helping in the success of women's businesses. Concerning friends, Ma Man gave an account that adds the role of friends in the diaspora in leveraging business success. She chronicles how friends offer accommodation to aspiring businesswomen while they are seeking employment abroad to gather enough wealth to start their ventures. She also explains how the same friends assist the aspiring businesswoman in speeding up her mission of capital acquisition by both involving her in *mukando* and by advising her to acquire stock from abroad. This was Ma Man's informative revelation:

It was easy to go to SA because I had two friends and a male cousin in Johannesburg, so I had somewhere to stay for a start as you know you cannot just go abroad not knowing anyone. While in SA my friends and their friends and my cousin and his friends decided to have *mukando* or rounds. There were 6 women and four men in that *mukando* group and all of them were faithful and never defaulted. I was the last to get my share and since I had a plan to start my business here in Highfield I decided to return to Zimbabwe from South Africa since I now had my capital. My friends also advised me to bring some stuff from SA for sale in Zimbabwe to boost my capital. Things went on quite well and I was getting a lot of profits. However, nowadays things have not been going on well because my child now needed both school fees and exam fees and I was forced to use some of my capital for that. As a result, now I am just getting by not the success I used to be. I think I was a bit too ambitious because my kid was in an

expensive boarding school since I wanted a good life for her. I have never given up but now I order far less stuff for re-sale.

This indicates the existence of diaspora links and their use as bonding social capital to help women in their businesses. In the absence of liquidity and employment, the diaspora linkages were vital in facilitating the acquisition of financial capital from outside migrant destinations such as South Africa and Botswana.

6.9. NGOs and government as connections for women entrepreneurs

Discussants reminisced about when government and NGO networks used to help, both financially and technically. There was an account where a respondent intimated that networking with NGOs once aided small businesses, but she believes that this is no longer the case in Zimbabwe. Some discussants discussed the role that NGOs, such as the Intermediate Technology Development Group (ITDG), and government (through the Small Enterprise Development Corporation, and the Ministry of Community Development and Women's affairs) used to play. Though the Ministry of Women's Affairs and Community Development was active, it only assisted those who supported or were part of the ruling party. The Ministry remains underfunded due to the country's poor economic conditions. Ma Nyam gave this account on this issue:

Sometimes NGOs do provide some assistance with capital. As I have told you already ITDG has financed women brick moulding businesses although that was before Operation Murambatsvina. SEDCO also used to provide capital for women's businesses with only 10% interest but now it no longer functional. SEDCO helped a lot also before operation Murambatsvina. We would be far by now but what can we do? The Ministry of Community Development and Women's Affairs also gives some money but only selectively to people of certain political persuasions. People of the ruling party get the advantage here because of political orientation. SEDCO emphasised the separation between personal and business money. This discipline is fundamental in business since one should not misappropriate business funds. This might gradually, if not immediately harm the business.

This was an example of linking social capital that enabled women to successfully do business in a field formerly considered a male domain.

6.10. Political affiliation as social capital

There was evidence of the impact of political affiliation on the success or failure of women's enterprises. Those with friendly connections with politicians appeared to have been favoured, while those perceived to be aligned to the opposition received no support or, in some cases, faced persecution. Gogo Nyam mentioned that when they were sponsored by the ITDG NGO, they gained access to a piece of land where they could carry out their business from. Be that as it may, they suffered later setbacks. They were prevented, for example, from going to China to showcase their business, since they had the 'wrong' political affiliation. Later their business was destroyed by a government initiative called Operation Murambatsvina (see Tibaijuka, 2005).

Their brick moulding business is still struggling despite being well equipped by the ITDG. The fact that the Zimbabwean government showed animosity towards NGOs by accusing them of working with the opposition did not help the situation. This is what Gogo Nyam had to say on this issue:

As the NGO proteges as a group of businesswomen we approached the area councillor and he agreed to give us a place which we paid for at the council offices with money from the NGO and we were shown the place where we built our business for brick moulding and tile making. The councillor was from the opposition then and very approachable by people from any political party without favouritism. The NGO required us to build our offices to be built from our self-made bricks and roof tiles. We built two large rooms – one as an office and the other as a storeroom using materials, we made using the NGO's equipment and materials. This was good for promotional and advertising purposes and was a hit with potential clients who flooded our business. Then out from the blue came Operation Murambatsvina (Remove Filth) and all we built was demolished ostensibly because it was an 'illegal' structure and we had to take our ITDG sponsored equipment and materials to our houses and the business ground to a halt till now...imagine. This happened although our premises were officially approved by the city council...interesting! There was selectivity and we soon heard that structures were demolished along political party lines.

This indicates how linking social capital in the form of political affiliation which made a difference between the success and failure of the women's business group.

Given the foregoing findings, which address the research objective, namely, “To determine the social capital factors that women small-scale business entrepreneurs in Zimbabwe perceived as leading to the success or failure of their businesses.” a few conclusions were drawn, and they will be expanded upon in Chapter 10. These are:

1. It was concluded that the Zimbabwean female businesswomen were more dependent on bonding social capital for business ideas, financial capital, and running the business. For business ideas, skills acquisition, running the business and financial capital, bonding social capital was evident in the women’s dependence on close relatives such as parents, siblings, and their offspring (especially daughters), and their friends (especially through the creation of rotating credit associations and exchanging each other’s labour).
2. That the findings indicate that the Zimbabwean female entrepreneurs used linking social capital in the quest to make it in business. They got assistance with business ideas, skills, moral support, and financial capital from churches they attended. Linking social capital was also evident in some cases where women entrepreneurs turned to money lenders and used their networks to act as referrals for each other to those moneylenders that offered better terms of credit. This was critical in the absence of formal institutional finance such as that from banks, the government, and finance houses. NGOs were in one case mentioned as providing finance, ideas, and skills to beneficiaries.
3. Bonding was the leading type of social capital that the Zimbabwean women entrepreneurs were found to be more dependent on, followed by linking social capital. There was insignificant evidence of bridging social capital in this study.

6.11. Summary

The chapter presented findings on the kinds of social capital used by women in small-scale businesses in the three high-density suburbs of Harare. It was concluded that female small-scale business owners depended on their social capital as the major factor for their success. Overall, the businesses depended more on bonding social capital, especially in their formative phases. The kinds of social capital highlighted included bonding in the early phases, bridging in the sustenance phase, and the motivations or reasons why these types of social capital were used according to the narratives given by the women themselves in response to focus group guidelines and interview questions. Bonding or close social networks was evidenced in the use

of family (both nuclear and extended), friendship relations, and the use of church links. The family members that were used as part of homophilous networks were offspring (mainly daughters), parents, siblings, and spouses. Relations with mothers- and sisters-in-law were seen as problematic and strained in most cases. Linking social capital was seen in the networking of women with churches, transporters, suppliers, former employers, and NGOs and government (to a limited extent). The utilization of bridging social capital is exemplified by the use of links with strangers at the same level whereby women shared sourcing information thereby avoiding close relations who could become competitors. The context in which social capital was utilized was considered in the data presentation and analysis. The prevalence of rotating credit associations as a way of acquiring financial capital was also highlighted and explained.

CHAPTER 7

FINDINGS ON CHALLENGES ENCOUNTERED BY ZIMBABWEAN WOMEN ENTREPRENEURS

7.1. Introduction

This chapter presents the findings challenges women encountered in pursuing their business activities in three suburbs under study which may lead to business failure if left unattended. This chapter is aimed at providing answers to the research question: “What are the challenges faced by women small-scale business entrepreneurs in using their social capital in Zimbabwe?” It should be noted from the research questions that this research intended to look at both sides of the social capital coin – their contribution to the success and failure of the women’s businesses. The main research question, as posed in Chapter 1, was: What are the challenges faced by women small-scale business entrepreneurs in using their social capital in Zimbabwe?

7.2. Challenges small-scale women entrepreneurs faced

The table (Table 7.1) below highlights the findings of the challenges that the Zimbabwean women entrepreneurs faced.

Table 7. 1: Description of challenges women entrepreneurs encounter

Group A
“Capital is scarce these days and since banks are no longer helping the loan sharks (<i>zvimbado</i>) have arrived. They provide loans, but the interest is very high...”
“Today in this country’s the women are not seen as human beings and if they have business ideas no one gives them a second thought.”
“Women nowadays do business at their houses because of police harassment...”
“For us women, there is too much work besides the business. For example, we have to do household chores....”
“In starting a business, a woman can end up having problems from the husband’s side.... some men will think if they support their women in starting their own business they must now use their own money to do other things...”

“Of course, women do these group contributions... The common problem is that members who are given the money first and they decide to run away...”

“...there are always members who are not serious, and they borrow and fail to pay back the *mukando* money they borrowed...”

“As for me I do not have any employee. I go to Mbare to order stuff on my own because I cannot afford to pay labour.”

“Premises are the major headache that women are facing these days...”

“These officers sometimes take bribes...”

“Women here are harassed for selling at undesignated places - the *mushikashika* places.”

“There seems to be the issue of political affiliation also... but people from the opposition are targets.”

“Tribalism is also becoming a problem we must talk about.”

“Women face many problems because relatives, especially on their husbands’ side, expect too much from them.”

“Husbands, especially those who take alcohol are also culprits... They can make unreasonable demands from women for money...”

“But once the business of the woman starts some men tend to just use their own money for selfish purposes such as finding other women...”

Group B

“Without encouragement and operating from home an idea can die a natural death when you start thinking ‘who shall buy my items? It seems everyone is selling that...’

“We need support from family, especially the husbands, but sometimes what you get is the usual stuff about ‘small and useless women’s businesses’”

“Lack of capital can be a harrowing hell for women who need to support their embattled households...”

“Some even insinuate that a woman with ‘a train of kids in her wake’ can never succeed in paying back the borrowed money.”

“Lack of collateral is the challenge here. Nowadays banks are not able to lend, but some people are prepared to lend if you can give them something to hold onto...”

“Sometimes we buy goods or make them and sell on credit because there are serious cash shortages... That’s the beginning of the end for most businesses”

“Some have no option because they will be selling perishables with no fridges, so they are forced to sell on credit or lose out. Then do these guys pay?”

“Sometimes women are just looked down upon, just looked down upon because we are called ‘women’, especially by men, lenders and even banks....”

“Even some women depress and discourage others. They see you as trying this ‘men’s thing’ and will be really discouraging...”

“Some who have more money can rent at the shops.... However, few women can afford renting a shop because it is too expensive...”

“In the past when people still had manners, we could call our sisters to stay with our kids while we are in SA on the business... However, if the husband is there, he can abuse the sister sexually....”

“Even if you trust your sister, husbands can force themselves upon these sisters... He can make your sister pregnant and get away with it. If you ask, he will accuse you of being absent most of the time...”

“Nowadays the issue of licenses is being ignored because of corruption. You can pay for the license to the city council, but it is mostly fake...”

“For the women businesspeople, premises are a very serious headache. You cannot afford to rent premises in designated areas...”

Some husbands may not be that supportive...”

“Many men think if a wife makes money it is a very unhealthy situation, especially in the common situation that men themselves are not employed...”

“Sometimes you wish you were staying alone without a husband than having a man who always disrupts your business for selfish reasons and does not care what the family eats...”

“Some husbands can even come and take the money that they are making to give to their relatives. They do this to show-off their ‘success’...”

“Not having a registered business has its problems. The police will raid and demand to know those who gave these women permission to do the business...”

“Relatives are a problem because even if they steal from the business or mess up you must forget about recovering anything...”

“Relatives can bring your business to its knees... If you give them credit...you will be making the greatest mistake...”

“Husbands can cause serious problems depending on their character...”

Group C

“The challenges most women face comes from within – from their husbands! When men see that the wife has started a small business, they then stop supporting the family...men will divert their money to other activities such as drinking and other women.”

“Men oppress their wives or partners even if they initially assist by providing the wife/partner with start-up capital. Men can be overbearing and domineering...”

“For some things, they will go well in business if the husband is absent or not there at all...”

“Some women may be having a business, say a Tuck shop and employing relatives on the husband’s side and they may end up stealing from the Tuck shop...”

“When cross-border women sell their goods, they encounter serious challenges. As you have noticed there are serious cash problems in the Zimbabwean economy...cross-border traders are sometimes forced to sell on credit...”

“Relatives and friends are a major problem in this regard. For these women, it is difficult for them to refuse giving credit to relatives and friends...”

“Women’s pride can also undo them especially when they become successful... Once they have more money, they decide to look down upon the very man who supported them...”

“Sometimes our business as women fail because of our very children... these kids bring down the business if not reigned in.”

“The other serious betrayal is the government’ closure of the border to thwart cross-border trade... the government-imposed import ban, especially from South Africa...”

“The Ministry of Community Development and Women’s Affairs also gives some money but only selectively to people of certain political persuasions.”

“Most women have found the use of kin or relatives in the business very problematic even if they come from their rural homes pledging to assist for free, they later begin to demand payment...”

“Boys can steal stock and bring down the business especially where there is no father figure as is the case with a lot of households...”

“My sister employed my other sister’s son, but after a while, he stole from the business... But then you cannot live a good life without your relatives.”

“What ended up happening was that the husband’s sister started stealing groceries from the tuck shop sending the to the village to her mother...”

“On the issue of premises women are in a serious dilemma...”

“Yes, that is what they do and as a result, we defy them by selling at busy undesignated street sides (called *mushikashika*). If they come, we fight...”

“However, those related to these officers can shamelessly continue to sell in these *mushikashika* areas as some of us who do not know anybody are ruthlessly attacked and sent away with wares confiscated...”

“Because of these police raids most women have now tended to make and sell their wares from their houses, but the houses are inadequate...”

“...if you pay a bribe to the party people you may be allowed to sell...”

“It is difficult to business here for women because of the municipal police, under the MDC administration, so let is not just castigate the ruling party...”

“Then out from the blue came Operation Murambatsvina and all we built was demolished...”

“However, this trip was counselled by the government because of suspected political differences with the ruling party...”

“Nowadays it is a risk to leave kids alone especially if you are going to South Africa or Mozambique...”

“I agree with you, but *mukando* groups have been hitting a bad patch these days because of the hard times in our economy...”

“Women can borrow money from the bank if they have collateral...but most do not have...”

“Lenders come to assess the woman entrepreneur’s household property as see what they can accept as collateral...If you fail, you lose the property...”

“Brothers in law and sisters in law are not usually on the woman’s side and suspect she is stealing from their brother and that she wants to keep them away from enjoying the fruits...”

Above are findings of challenges encountered by Zimbabwean women entrepreneurs in Harare, Zimbabwe. There were challenges that the women encountered in trying to use their social capital. The responses in Table 7.1. indicate that fact. They were extracted from the findings based on their clarity in best representing and communicating issues raised by discussants from the questions posed by the researcher on how they used their social capital. There were many similar responses from the women and those that were more representative of particular views were the ones that were presented to avoid repetition. Evidence from the three selected suburbs indicated that there were several challenges that women in small businesses encountered from the time they started-up their businesses, in operating them and in trying to maintain and grow these businesses. The presentation of these findings was meant to achieve two key objectives.

First, it showed what social relationships (the basis of social capital) were problematic and how they were so. Secondly, it laid the foundation for the next chapter on how social capital was utilized to resolve most of the challenges the women highlighted in their responses during the discussions.

The women also complained of serious problems that required to be resolved via social networks. These included their lack of collateral when borrowing from the banks (resolved by creating ROSCAs) and lack of help or labour from relatives (which was resolved by the women standing in for each other). There was also the problem of lack of government support (and the women tended to use ROSCAs as support structures for their businesses).

On the political front, the discussants raised issues of toxic social capital which they said was characterized by ‘corruption’. For example, they pointed out that those connected (to police officers and city council authorities) individuals continued to do business in the undesignated urban spaces, while those not so connected were arrested when they did so. They perceived these so-called undesignated areas as the more lucrative ones and hence they could be more successful if permitted to trade in these areas. They also complained of the government refusing to support businesses of women who were not affiliated to the ruling party.

The discussants indicated that lack of encouragement and moral support was a real problem. They indicated that in some cases some significant others such as husbands tended to discourage them rather than exhort them to enter into the businesses, they could have chosen for themselves. All women lamented the lack of encouragement especially in the starting phases of their businesses, such as business idea generation and moral support. Though there were many different narratives from many discussants this aspect was exemplified by Ma Tan in the Highfield Focus group as follows:

Without encouragement, and operating from home an idea can die a natural death when you start thinking ‘who shall buy my items? It seems everyone is selling that.’ At this stage no one may nudge you forward – others even discourage you. That is exactly what you do not need at this stage because you can go over the edge after losing your invested money. Some, however, will even advertise for you verbally and refer their friends to your business. That’s when you discover the negative ideas were a gross miscalculation. We need support from family, especially the husbands, but sometimes what you get is the usual stuff about ‘small and useless women’s businesses’ and abuse of your capital

and no financial backing from him. However, some men do support knowing there is no option in this economy – and women need that especially at the start-up phase.

There seemed to be some discouragement of women entering the business or certain categories of business. The women lamented the negativity and scepticism that occurred concerning the perception significant others had on the capability of women to develop, run and sustain a business. The lamentations were vividly seen in the number and intensity of utterances from women in all the groups. Below are some representative utterances from focus group discussions that indicated the prevalence and depth of this problem and how women were ‘men’s businesses. *Mbuya Bee* (meaning Brendan’s Grandmother), an elderly lady from the Highfield focus group gave a particularly vivid account of this scepticism in which the intentions of women were viewed. She said:

Sometimes women are just looked down upon, ...because we are called ‘women’, especially by men, lenders and even banks. They say, ‘this kind of business, can a woman manage?’ But nowadays there is no business for men or women – women can also do those things. Like Tom I can be a mechanic –many women can do these things!

Most of the women indicated that they had no prior work experience or professional educational backgrounds. This appeared to be discouraging to the women who felt that they had to do something or sink in an economy that provided no jobs for them. The emotional response was given by Ma KD, a young lady in the Highfield focus group, supported vehemently by group members. She argued that:

Some look at you – at your past and say ‘has she that experience – from where? The kitchen?’ and they judge you and say you cannot succeed.

It appears the power structure was seen as trying to reinforce institutionalized differences of the past where women were trapped in the home without formal jobs and working as housewives whose economic value is not recognized as ‘work’. This exploitative and ridiculing view was also exemplified in another supportive statement to Ma KD’s comments with about gender connotations by a fellow focus group member Ma Tan who said the following:

Even some women depress and discourage others. They see you as trying this ‘men’s thing’ and will be discouraging saying ‘you want to be the man now?’ But I feel women must support other women. It is like we never promote other women’s businesses. I guess some are jealous of your business.

Across the groups, there was corroboration about the existence of discouragement from certain people who were prejudiced against women entering into business. The women pointed out that they countered that they fought these negative aspects by consulting supportive people – not defeatist ones. There seemed to be a lot of resistance on the continued dependency of husbands. Views from a Glenview focus group member Ma Junior is a perfect example (supported by nodding and paralanguage by the others). She gave the following assertion:

As women, we face so many challenges, but my advice is that once you have decided to start a business you must be determined and not listen to people who pull you down or discourage you. Rather it is better to find people who are progressive and likely to be supportive of the business idea you have thought about. You must be determined to be your own boss and not be dependent on the husband. As a woman, you must know that setbacks are always there, and they must not deter you. Even if you lose everything to the municipal police or selfish husband, you must fight to re-start until you succeed.

Ma Junior and others indicated that as women they were prepared to do better than they were doing.

7.2.1. Macro-economic challenges in relation to women's social position

There were some problems that the women encountered that were connected to the macro-economic situation in Zimbabwe and their position in society. There was a common concern on difficulties the women faced in getting capital for business start-ups and expansion of the business from all the three focus group discussions. They complained about the attitude of banks, the absence of government assistance, the lack of formal jobs and the illiquid Zimbabwean macro environment as being all responsible for this state of affairs.

This attitude was exemplified by what Ma KD from the Highfield said with an emotional tone:

Lack of capital can be a harrowing hell for women who need to support their embattled households where we have a serious lack of jobs and money. Some relatives are reluctant to lend money to a woman, especially one who either does not have a husband or has had no job to talk about. They think 'what if her business fails and I lose my money and I have my own family. Money is hard to get even for the better-off here. Some ask, 'where has she done this or that before?' so no money will come because they cannot trust a woman who has never done anything before?? This is disheartening!

In that focus group discussion Ma Chi supported her groupmate by giving an emotional account of how women were denied the actual amounts they needed to start the businesses they had in mind because they were castigated as traditionally weak by saying:

Some even insinuate that a woman with ‘a train of children, in her wake’ can never succeed in paying back the borrowed money. They undermine us women and attack our hearts and we now doubt our capability because we just used to cook for our husbands who used to bring home everything so if you are not careful you end up believing you know nothing. As a result, you can only get a little donation to start something very small – not the real thing you feel you can do.

Mbuya Bee lamented the fact that though in rare cases banks gave money to women’s groups they preferred to hedge their money by giving women less financial assistance initially. This was a great disadvantage since it forced women to operate on low key because they were underfunded for intended projects. This was succinctly put:

Banks usually do not give you the exact amount you request exactly as per business plan, so banks do not initially need big collateral. They usually start by agreeing to give smaller amounts and gradually increase it as they monitor and assess progress or growth getting higher when they see some seriousness and ability to repay.

Women in all groups lamented the fact that even if banks and other financiers were willing to give them loans, they were stymied by the lack of collateral (*Zvibatiso*) omen lamented that they did not have their own property because of a culture where inheritance favoured the male child, and that they had never worked before, hence had not accumulated any property to use as collateral. Husbands were the ones who had properties registered in their names and were reportedly unwilling to risk their property in support of the ‘uncertain’ businesses of their wives. Here there several examples demonstrated the extent and depth of that problem. The first is Ma Ly from Highfield who gave the following account:

Lack of collateral is the challenge here. Nowadays banks are careful about lending, but some are prepared to lend if you can give them something to hold onto (collateral) so that they can take it in place of the money should you fail to own-up (*chibatiso*). Most of us have never worked and our husbands cannot pledge their cars based on a woman’s business. Women have no property most of the time, so what do you offer these lenders? Tell me, father! Even the loan givers just come and look at your kitchen utensils and

shake their heads. But if you have a fridge, sewing machine or stove they will give you lesser money than you need, so you cannot get a large lump sum to do exactly what you feel you can do. You feel deflated, but you have to make do with what you get, knowing that you can lose your fridge or sewing machine if you fail, so you work like a donkey.

This shows that the husbands as repositories of bonding social capital were not prepared to assist their wives with collateral for borrowing money from banks. This limited the potential of women's businesses.

The lack of cash in the Zimbabwean economy exacerbated by joblessness was mentioned and explained by the discussants as a serious and chronic challenge to the success of their businesses. Joblessness affected the ability of customers to pay. An argument from Ma Chap from Glenview exemplified some of the issues on this matter:

When cross-border women sell their goods, they encounter serious challenges. As you have noticed there are serious cash problems in the Zimbabwean economy. As a result, women cross-border traders are sometimes forced to sell on credit because people are facing serious financial problems these days (*tinotengesa nechikwereti nekuti mazuvaano mari irikunetsa munhu wese*). The problem with that is one of failing to recover their debts as most people either take longer or fail to pay. This is a harrowing experience that can bring the business down. You can even end up losing your business because of that. Relatives and friends are a major problem in this regard. For these women, it is difficult for them to refuse giving credit to relatives and friends. However, it is equally difficult to get collateral from a friend and a relative against a debt incurred. Once they give credit it is difficult to take a tough stance against a relative to recover it because they will claim some favour done to you by them many years before or if you confiscate some goods to enforce payment other relatives will enter the fray and castigate you as a greedy villain who respects money more than kin relations. However, with friends it is difficult but a bit better because as they are not your relatives you can use aggressive procedures to recover your debts and even sacrifice the friendship if a lot of money is involved. I know of someone who took a friend's fridge to recover her debt. It is not so easy with relatives because you cannot wash away kinship with soap, so relatives most of the time never pay. Moreover, taking them to court has very serious consequences.

The problem of forced credit sales explained in the Glenview focus group was also echoed by Ma Ro from Highfield. Ma Ro laid bare the fact that this problem affected those women selling perishables like vegetables more if they lacked adequate storage facilities. In that regard, Ma Ro points out that:

Sometimes we buy goods or make them and sell on credit because there are serious cash shortages in this country. That's the beginning of the end for most businesses. Some have no option because they will be selling perishables with no fridges, so they are forced to sell on credit or lose out. Then do these guys pay? What you get is a bag of tales and no money. Everyone is crying, and you can see there is no money there. As a result, you watch your business sinking and going down the drain. That's when you hear the unsympathetic voices saying 'we told you so – so much for supporting a ladies' business. They laugh at you, but what was your solution to your problem? No one listens! So now we demand cash – but business slows down.

The views of the discussants showed a bonding social capital problem where those that were seen as close people tended to default on payments of incurred debts. This posed a threat to women's businesses.

The women indicated that because of the economic situation they did not have money to pay employees for labour provision. Such a position was clearly explained by Ma Tan from the Highfield focus group who had this to say:

With these small businesses who can afford to pay anyone a salary unless you want to work for nothing and sweat just to pay people? What would be the point? Look at the capital we use to start this – it is just too small. We need all the money we make. Most of the things in our businesses we do on our own, but sometimes we may need some male assistance. In this business can one afford to employ even one person? The profit is just too small – nothing to share! Women mostly can rely on their brothers whom they can pay a token of appreciation. They can call a brother-in-law, if he is the 'understanding' type who wants to help for a small token. Relatives are more trustworthy and can agree to be paid later compared to strangers.

Even though they cannot afford paid employees, the women still needed assistance, possibly from social networks to alleviate the labour issue, but the national situation seems so dire. To resolve that, the women have supplanted paid labour with help from their social networks.

7.2.2. Socio-structural-related challenges for women entrepreneurship

The women encountered what they perceived to be challenges associated with the family and social structure. Discussants from the Highfield and Glenview focus groups complained about their children (especially the male children where the father is absent) who tended to act as destabilizers of their businesses. There seemed to be a general agreement on this matter and typical examples of their views are shown herewith. Ma Man from the Glenview focus group who gave a typical response referring to the children as ‘killing the businesses’ – a very strong statement:

Sometimes our business as women fail because of our children (*vana vedu chaivo varikuuraya bhizimusi* – they kill our business). Suppose you have a kombi business; your son or daughter can intercept the driver and demand money from him or even take the kombi for a joy ride. The driver will have no power because the kid will tell him “This is my mother’s Kombi so back off!”. We have seen all these things here. In Zororo area here in Highfield a young man and his friends took a Kombi from the driver and went on a drinking spree with friends and when the kombi crashed into a tree, they just abandoned it there for the mother to be called by police to collect it. To make matters worse mothers are reluctant to let the police arrest their children, so the bad habits continue. I have seen some can even steal from the tuck shops of their mother. What I have discovered is that when husbands are absent or non-existent overgrown sons are difficult to control for mothers as they undermine mothers’ authority. Besides, can you throw away your child? However, these children, bring down the business if not reigned in.

In all groups, there was a paradox of some men being reported as behaving in a manner that negatively impacted their spouses’ businesses – yet the business was the one that brought livelihood to the household. So vehement and consensus-based was this phenomenon. Women entrepreneurs mostly thought things would be different if the husbands were more supportive of their business enterprises. Views from the groups are presented to demonstrate the extent of the problems through a few narratives particularly exhibiting the theme. They intimated that husbands tended to abdicate their traditional duties of being breadwinners as soon as they provide the wife with money to start a business. This tendency did not help the wife but heaped all responsibilities on the women. Ma Car from the Glenview focus group had this to say on the problem of husbands in negatively impacting women’ businesses:

The challenges most women face comes from within – from their husbands! *Varume vanoshusha* (men are frustrating). When men see that the wife has started a small business, they then stop supporting the family, expecting the woman to take care of all the household responsibilities (such as paying rent, utilities, fees, and other expenses). The men will divert their own money to other activities such as drinking and other women. You would think that this business is more of a curse than a blessing! As these men (or partners) abandon their responsibilities, we as women find ourselves overwhelmed and our profits from the still fragile businesses will be eaten up. The business will have no growth because of this situation husbands bring yet they are supposed to be more understanding and supportive since the business benefits the household if it succeeds. Even if you tell them you are short of money, they still do not believe you. Therefore, I feel that if husbands or partners are not supportive, the women's businesses face a real threat and they will remain stagnant or will even get smaller with time and gradually disappear.

Another dimension of the way husbands negatively impacted their wives' entrepreneurial endeavours was given by MZ Nhek in response to Ma Car's complaint against husbands. She pointed out that the men tended to predate on their wives' businesses in ways that diminish the business success. This predation was exacerbated by the fact that most husbands were unemployed and the culture where the husband's voice is supposed to be the dominant one in the household. MZ Nhek in the Glenview focus group made the following enlightening revelation (as other women indicated their approvals verbally and nonverbally):

Men oppress their wives or partners even if they initially assist by providing the wife/partner with start-up capital. Men can be overbearing and domineering, demanding to know how much profit is being made and then 'borrowing' the business money for unknown uses when they assume that there is a lot of money. The so-called 'borrowed' money is never paid back since the men claim that it was their own money or idea in the first place and that they are the ones who allowed the woman the privilege of starting the business in the first place. That is men for you. If you entertain them *unonyura* (you will sink). Therefore because of husbands, many women find themselves unable to succeed and even being driven out of business by stress and frustration. This is why some women take the risk of starting their business or joining *mukando* without telling their husbands for fear they will come after the money. The

women even tell their club members not to discuss *mukando* or business matters within earshot of the husband for fear of the negative impact. The men will just notice their wives purchasing something big. This can be problematic also as husbands demand to know where their women are getting the money-and they suspect infidelity sometimes.

This was supported by Ma Ro from another group discussion (the Highfield focus group) indicating how widespread the problem is and even the use of violence by husbands to take money from the women if they refuse to 'lend' them cash. She had this to say on the issue:

Husbands can cause serious problems depending on their character. Most husbands start by 'borrowing' nicely and if you make the mistake of 'lending' them you are eating into capital. Meanwhile, the husband does not understand when you say, 'I have no money' because they can see so many coins and cannot differentiate between capital and profits. They also, are oblivious of the fact that you make very small profits per sale. If you refuse to give them, they end up stealing or even beating you as the wife until you succumb. Often at such a point, the business will be destroyed.

The extent of the tension and the impact of the men's behaviour was seen in the supporting follow-up given by Ma Car on the point iteratively raised by her in the focus group. In a visibly angry tirade, Ma Car alluded to the fact that those without husbands were better off when it came to the issue of predation on wives' businesses. Ma Car had this to add to the ongoing discussion (obviously supported by the group):

For some, things will go well in business if the husband is absent or not there at all (*varume vanoshusha- zvirinani pasina murume*). This is especially true of disruptive, disrespectful and selfish husbands or partners who usually aggressively demand money from the wife's nascent business only to abuse the money and lead to the business not developing or even failing. If only husbands could change their habits and be supportive, cooperating with their wives. Together success would be almost as good as guaranteed.

To show the seriousness of the comment by Ma Car from the Glenview focus group, Mbuya Bee from the Highfield focus group also echoed the sentiments about women wishing to stay alone without disruptive husbands. She coined a vernacular proverb inferring that if a husband was useless - why bother having a husband at all if they were that disruptive. The echo seemed

to indicate a revolution by women against husbands who seemed not to care for the success of the women, their business and their families' livelihoods. This was what Mbuya Bee testily uttered to much approval by other group members:

Sometimes you wish you were staying alone without a husband than having a man who always disrupts your business for selfish reasons and does not care what the family eats, drinks or wears. You cannot have a man who is husband only in name! *Kana tii yacho isina shuga unofirei* (literally 'if they tea has no sugar is it worth dying for – meaning if the husband is that useless what is the point of having that husband) Sometimes where the husband is present everything just goes wrong because he is not responsible enough. Businesses for divorcees and other single women are booming because the parasites are not present in their lives.

In the Highfield focus group, there were issues also raised on husband predation and disruptive ownership behaviour embedded in the male-dominated society. There was the view that men felt that their traditional macho power base was under threat by women, so they withdrew any prospects of supporting these women for fear of losing institutionalized hegemony. This was succinctly put forward by Ma KD who pointed out that:

Many men think if a wife makes money it is very unhealthy situation, especially in the common situation that men themselves are not employed or employed in low-paying jobs. This can be a problem for women.

There was corroboration from Ma Chi who accused some husbands of stock abuse and this was seen by women as a serious issue mainly because the woman ended up ordering limited stock due to the lack of adequate capital. So marginal was the profit that any tempering would potentially collapse the small business of the woman. The feelings were seen in the following words she said:

Some husbands are so inconsiderate. Like they can even abuse business stocks. I have a sister who sells cooked food that she makes at home. Sometimes, the things remain after a day's sales (like boiled eggs) and she intends to sell them the following day, but when the husband sees these things, he takes them and consumes them. This has increased the costs of business for my sister. If she asks him, he becomes aggressive and reminds her that he is the one in charge and gave her the money to start that business. As a result, my sister's business has been going down a lot.

Ma Ro presented a view that husbands sometimes used violence to terrorize their wives in attempts to squeeze money from the business. These women would be suffering to support the family and husbands wanted money to enjoy themselves assuming that their wives were now making money as ‘businesswomen.’ It seemed the culture of men using violence was symbolically or physically embedded in Zimbabwean culture. Ma Ro had the following words to say much to the approval of group members:

There are some even greater problems with their husbands. Sometimes they come home drunk and start shouting for more money to go and continue drinking all the time claiming that they are the ones who provided the capital money. If you tell them, you do not have money they will become violent and quarrel the whole night and there will be no peace that night. When they become violent you give them the money and that will be bad for business.

From the Highfield focus group, Ma Chi added a slightly different angle whereby some husbands engaged in parasitic free-riding behaviour and gave the impression to relatives that their life was a success by lavishing them with gifts from the wife’s efforts. This diversion of resources for husband impression management was problematic for the discussants. This is what Ma Chi expressed:

Some husbands can even come and take the money that they are making to give to their relatives. They do this to show-off their ‘success’ in the city to relatives who also believe that the woman belongs to the husband and his kin. They just do what they like with you! They forget that you are suffering.

As a part of this predation, another woman Ma Tan from the Highfield focus group supported Ma Chi’s argument on predation, but this time based on the desire to impress ‘friends’ the men meet at the bar where they will be drinking. She had this to say:

Some husbands resort to cunning ways. They bring ‘friends’ from the drinking place and introduce them to you asking you to give them credit because they are ‘reliable’. When you agree that will be the last time you see the ‘friends. I suspect husbands are paid at the bar and drink all the money – but that will be business money.

These examples from all focus group discussions painted a grim picture for women’s business from the close social networks (bonding social capital) who were supposed to be at the heart of supporting them to make the business succeed – their spouses.

The women also accused their husbands of abusing their sisters whom they called to mind their children, and also the husband when they travelled to far-away places like South Africa for some days on cross-border business. Women, therefore, feel betrayed by this conduct by men. Women in the two groups agreed with this observation. Some even expressed that some men nowadays even molest their very own daughters. When the researcher tried to question that the chorus from the women demonstrated that this was an issue they had witnessed where they stayed. This was MZ Nhek's (from the Glenview focus group) narrative:

Nowadays it is a risk to leave children, alone especially if you are going to South Africa or Mozambique to order items for resale. Girl children can be vulnerable to pregnancies and abuses in the absence of their guardians. It is now also quite difficult to leave a sister with your children if your husband is around because there is the risk that they can end up co-habiting like husband and wife while you are toiling for the family in Mozambique or South Africa or Botswana whatever it is. Some fathers can even rape their very own girl children and it is very common nowadays, even here in Highfield (consensus on that).

This was an indication of challenges related to bonding social capital based on closed networks supposed to be very cohesive. It was seen as destabilizing the women's businesses.

The women in all focus group discussions seemed to unanimously agree that relatives were a problem in running their small businesses. From their revelations, there were various ways relative were an impediment to the business rather than an asset. Ma Man from the Highfield focus group lamented that when one asked for assistance from the husband's relatives they ended up pilfering money and items from the business, and husbands were likely to take sides of their relatives if wives' complaint with the husband. The following was the emotional statement from Ma Man in the Glenview focus group:

Some women may be having a business, say a Tuck shop and employing relatives on the husband's side and they may end up stealing from the Tuck shop (*hama dzemurume dzinoparadza bhizimusi*). To make matters worse you will be looking after them after they come from the village and that is how they pay you! Initially, you will be trusting them only to realize that they are a threat to the business. If you tell your husband, he will take sides. Women's relatives are more supportive. Such problems can lead even to the closure of the business. Sometimes you would have asked for the capital from a relative from overseas or outside the country and you will have to ask again. Such

relatives will start not trusting you thinking you are just irresponsible. They steal from the business, yet they need assistance such as food, school fees, clothes, and other things.

On the issue of the troubles caused by the husband's relatives, discussants generally felt that the major culprit was the mother-in-law. They pointed out that because of her position as mother of the husband she expected more resources from her son (even when he was unemployed – but the wife would be making money). This scenario put the mother-in-law and the wife on a collision course. The assertion given by Ma Av exemplifies this problem, thus:

There is also the problem of the mothers-in-law. They still see the husband as the 'their son' who must listen to them and do their bidding forgetting that he is now an adult with a family. They think he is not buying them groceries because of the wife, so they attack her business. Mothers-in-law can come claiming that they need money for food because they are told by their daughter that you may be staying with that the wife has money. As a result, they expect the woman to take money from her business to give them because they think she has it. However, it is hard to rebuke mothers-in-law because of tradition so we suffer in silence. Husbands say nothing because it is their mother.

Most women in all focus group discussions expressed how difficult it was for the woman in business to get the support of her in-laws, and instead got more support from her own biological family (parents, siblings, offspring). The best example of that narrative was provided by Ma Chap who explained that one who is not of your blood will sabotage you (referring to husbands' relatives):

Asiri weropa rako anokunyudza. Brothers in law and sisters in law are not usually on the woman's side and suspect she is stealing from their brother and that she wants to keep them away from enjoying the fruits of her business, yet she used their sibling's money to start her business. They are failing in their own lives and want just to walk in and be given the right to enjoy the profits of the business. This is rampant, and they are real troublemakers. However, the wife's siblings and parents are likely to side with their sibling and daughter.

MZ Nhek gave an interesting account of how the combined effort of a mother-in-law, the sister-in-law, and husband can be a threat to a woman's (wife) business. It showed the influence jealousy had on the part of the husband's relatives who felt they had redistributive rights – meaning rights to share in business proceeds because of close relationships. They would suspect that the wife of deliberately denying them access to their son or brother's wealth (in the woman's business because they see the wife as 'owned' by him). The sister-in-law would end up sending damning messages to her mother in the village about the stinginess of the wife - and also stealing goods from the business to send to her mother. Discussants also argued that the mother-in-law could also develop some antics like pretending to be ill so that she could come to the city 'to eat her son's food she is being denied by the mean wife'. She would aim to defy the daughter-in-law by ensuring that even if she did not give her the real money, she would ensure that the daughter-in-law suffered losses (vengeful action). Her logic was that a 'foreigner' who was married into the family was turning her son's heart against his mother. This was evident across all groups with all women testifying the existence of this 'scourge' which often took its toll on the business as money went out of the business and the husband was likely to sympathize with his mother and siblings, and later withdrawing support to the wife. This is how MZ Nhek put it across to the group:

My sister (alias Chipu) started a business after being given starting capital by her husband and the business grew phenomenally. To assist her in the business, she asked her husband's sister (called *tete* in Shona vernacular language). It was this *tete* who brought problems to my sister's burgeoning business. She started sending messages to her mother (who is my sister's mother-in-law also called *vamwene* in Shona language) in the village saying that Chipu was making lots and lots of money in the city and she was a witness to that. She went on to tell them that when the mother-in-law asked Chipu for money and she said she did not have she was lying or just unwilling to assist.... only showing her greed for their brother's money which she did not want to share with his relatives on the husband's side, including that husband's mother. Then the mother-in-law devised a strategy to be able to use the daughter-in-law's money. She just started frequently visiting her daughter-in-law every month-end claiming that she was sick and needed money for the doctor and she argued that urban doctors were better. She would stay for many weeks saying it was her son's money she had come to enjoy because Chipu was withholding it from her maliciously. So, the tensions started. Each time the mother-in-law visited she demanded money and groceries from my sister's business.

The business soon started declining fast. From this case, you can see how relatives can be problematic.

The above quotes showed how bonding social capital was problematic in an area with scarce resources and competing interests which was viewed as having a negative impact on women's businesses.

Women said that they were looked down upon for several reasons. Mbuya Bee had this to say:

Sometimes women are just looked down upon, just looked down upon because we are called 'women', especially by men, lenders and even banks. They say, 'in this kind of business can a woman manage?' But nowadays there is no business for men or women – women can also do those things. Like Tom I can be a mechanic – many women can do these things!

This is what Gogo Nyam (another elderly woman) from the Glenview focus group had to say to corroborate what was said by Mbuya Bee:

Nowadays there are changes in jobs done by men and women. This thing of seeing women as different is not there anymore. There is now what we learned from ITDG - social transformation. Nowadays there are no exclusively male jobs, but women are now able to do those jobs which only men used to do, for example, women have entered into the domain of brick moulding. As you see me here, I can handle a shovel just like a man (group laughs heartily at that). Some women are even in jobs like welding defying the domination of men in these domains. We always see people like that around here.

Although the women saw most men as abusive, some women entrepreneurs thought that some women were also to blame. This fact is exemplified given by an account by Ma Chap from the Glenview focus group:

Women's pride can also undo them especially when they become successful (*vakadzi vakaita mari havachateereri varume*). For example, if the man and woman both have businesses and the wife's business is successful what we have noticed is that serious challenges arise, and women no longer respect their husbands who may be doing not so well. Once they have more money, they decide to look down upon the very man who supported them with capital and ideas. Because of this, we have seen many men

withdraw the support they once gave their wives or even stop the women from doing the businesses they were once doing. So, women can be a challenge to themselves when they do that. There is a consensus that these men feel undermined.

This situation was about social capital that needed to be reciprocated by showing respect to the husband who had provided the capital by not denigrating him. Failure to do that resulted in the withdrawal of the future help offered by the husband and thus threatening the business. This shows that social capital was an affair that involved reciprocal exchange and was not for free.

7.2.3. Macro-actor related challenges impacting women's businesses

Macro actors such as banks, the city council, banks and politicians were blamed for causing some of the challenges the women entrepreneurs faced. Women in all groups unanimously condemned police raids and the resultant confiscation of their wares by combined operations by both the Harare Municipal Police (HMP) and the Zimbabwe Republic Police (ZRP) for doing business in undesignated places and for doing business without valid licenses. They complained of hefty and debilitating fines while those connected with authorities were allowed to trade in undesignated zones. Ma Ro from Highfield gave the following short but revealing account:

Not having a registered business has its problems. The police will raid and demand to know who permitted the women to do the business they would be doing. Then they confiscate the items being sold and only release them after fines are paid. Most of the time you are not given back your goods. These are serious drawbacks and this business is not for the faint-hearted because you fight these police officers.

In corroboration, Mbuya Bee from the same group interjected highlighting devices women small-scale business used to deal with the municipal police (paying bribes) and how few other officers tended to show some understanding of the women's plight. She said the following:

However, those who pay bribes to council officials and municipal police are either warned of impending police raids or left alone. Others are relatives and friends of the council police and officers like their wives or girlfriends. There is too much corruption in this city. However, few municipal police officers leave people alone knowing the people do this because there are no jobs in this country.

The women complained about corruption in the issue of permits for trading premises. They said that the extent of the corruption on permits for business premises was so rampant that most women did not even bother to try to register their businesses anymore. They argued that this was because most permits that were issued by most city council offices have mostly proved to be fake and offered no protection or legitimacy to their holders. In this case, people tried to acquire permits to protect themselves from police raids on illegal premises and demands for bribes, but fake permits did not provide such protection. Ma Mseng from the Glenview focus group corroborated what was said in the Highfield focus group discussion when she pointed out that:

Nowadays business permits in small businesses are no longer in vogue because there is too much corruption and a lot of fake permits. Even the so-called connections can give you a fake permit. To wash their hands, they refer you to another city council employee whom you have never met before and after you discover the fake permit your ‘connection’ will try to accuse that officer and try to dissuade you from reporting the case. Even if you report it is a waste of time because even the seniors are as corrupt as hell and they cannot reprimand juniors for fear of exposure of their graft, you see? It is useless so we just deal with the matter through bribe payment.

The information from the Highfield group was also echoed by the Glenview focus group who by and large pointed to another strategy women used to deal with police raids. The women mostly resorted to selling from their houses wherever feasible. The view of Ma Junior in Glenview exemplifies this:

Because of these police raids most women have now tended to make and sell their wares from their houses, but the houses are inadequate because most women do not own the houses, they stay in. They can avoid heavy fines and harassment. They also advertise by word of mouth in the locality and on WhatsApp and Facebook. The shops are good, but they are expensive. Besides, because of Operation Murambatsvina the government cannot be trusted because they demolished markets they had authorized initially. Even renting a table at flea markets in town is very expensive and is given to people who know someone.

Ma Man in the Glenview added the political dimension at play in women’s business by indicating how corrupt ruling party officials came and demanded bribes from the women if they found out that they were making money and that someone was a member of the opposition

party. They said that that sometimes happened at designated places leaving women wondering what the proper and legal way of doing business was. An emotional Ma Man poured out the following grievances:

Here we have a place where all people with something to sell are permitted to come and sell legally at the big place. They call it *Jambanja* because there is a very high influx of buyers and sellers who meet there. This is a large place where everyone goes to sell free of charge just like Mupedzanhamo market at Mbare. However, even at this liberal place, some corrupt ruling party officials come to demand our party membership cards, especially when they find that what you are selling seems very lucrative. If you don't have the membership card of the 'correct' party, they will chuck you out of the place and you'd find yourself with no place to sell from. However, if you pay a bribe to the party people you may be allowed to sell. The problem is that each day a different ruling party enforcer comes to ask a new bribe and you end up with no profit at all – working for these charlatans from the 'correct' party. Nevertheless, people from the 'correct' party are untouchable and can sell there at will.

From the Glenview focus group, similar sentiments were echoed but they added other information on the extent of the 'war' that takes place between small scale women entrepreneurs and armed municipal and state police forces. They also pointed to the selective use of violence by the police where those who paid bribes or were related to police officers were left trading in undesignated *mushikashika* places while those who could not afford or refused to pay were heavily assaulted. Although all discussants expressed their anger and helplessness at the behaviour of municipal police officers, the example from Ma Car was especially revealing:

Yes, that is what they do and as a result, we defy them by selling at busy undesignated street sides (called *mushikashika*). If they come, we fight and throw stones and few times we win, but most of the time they win because they use guns and teargas. We use cell phones to warn each other when we see that the police are coming, and we take turns to look act as lookouts – it's a war for survival. Now the Harare City Council (HCC) officials accuse us of causing untidiness and send municipal police officers to harass us and take our wares and also demand hefty fines of from US\$20 and above. Now the Zimbabwe Republic Police (ZRP) sometimes comes in to help the municipal police and it gets nasty. However, those related to these officers can shamelessly

continue to sell in these *mushikashika* areas as some of us who do not know anybody are ruthlessly attacked and sent away with wares confiscated unceremoniously or even detained. At the fast-moving *mushikashika* wives and sisters of police officers thrive while we suffer. When they sense competition, these women can clandestinely alert the officers to come and harass us so that they have the *mushikashika* to themselves. There is too much corruption here.

The women expressed the view that there was a problem of business premises in Harare. The Harare City Council neither fairly nor adequately addressed the challenge of business premises for the women. The available lucrative business premises near busy areas with many customers were allocated to the well-connected. The city council designated 'other' selling places in areas outside the busy centres away from busy areas where more potential customers pass by to buy. As a result, most women vendors were said to have designated themselves places to sell wares in busy streets which the city council deems illegal (*mushikashika*). MZ Nhek from Glenview gave the following account on this issue:

On the issue of premises, women are in a serious dilemma in this struggling economy. In the past when there was order and the economy, well, women could rent premises and use selling places designated by the city councils. Now because almost everyone is a vendor of sorts, the city councils have been swamped and using corrupt criteria to allocate selling stalls, women have begun to assign themselves selling spaces in the streets. Once a woman entrepreneur finds her place, she marks it as her own and it becomes recognized by others like hers. But city council officers offer their people the best places where crowds are found and allocate markets in peripheral areas to us whom they do not know especially in unknown city outskirts where potential buyers hardly pass by.

The women gave almost unanimous views on the dearth of proper premises for women to carry out businesses from and how they resorted to the use of undesignated places, and also use their homes as places of business. They argued that if they had such connections their businesses could be doing better. It also showed the distrust between the discussants and the authorities.

There was a general feeling that the Government was not doing enough to help women in small businesses and some even blamed the government agencies of heavy-handedness and endemic corruption. Gogo Nyam from the Glenview focus group gave the following incensed account

accusing the government of passing policies that affected the heart of women's businesses such as those restricting cross – border trade. Gogo Nyam said:

The other serious betrayal is the government's closure of the border to thwart cross-border trade had a tremendous impact on cross border women's businesses and other women on the downstream side of the cross-border women's supply chain, especially in the flea markets. Because of the government-imposed import ban especially from South Africa, Botswana, Namibia, Mozambique, and Zambia there is a need for the women to get a 'connection' among the customs officers to bribe to avoid duty or minimize it. As a result, we call these officials in advance if we are coming, say to South Africa so that they will be available on the day you go back from South Africa. These connections are very convenient, but women feel they have no option because of the government's insensitivity to their needs to feed families and have some customs relief. It appears to us as women that the ban is designed to allow government mandarins to monopolize the import business via expensive import licensing. This just self-enrichment of members of government and rich elites, marginalizing women mostly.

Besides, the Zimbabwe Revenue Authority (ZIMRA) officers confiscate goods ostensibly because the duty is inadequate or not there. This is cruel considering that the women would have toiled tooth and nail to raise the cash to order these goods in this tough economy. When these women return to the border to claim their goods, they do not find them because Zimbabwe Revenue Authority (ZIMRA) officials can share these items while the women would have gone to seek duty money and invent all sorts of excuses to discourage the women from claiming what belongs to them. They suffer double loss by having to return to the border after borrowing money from the loan guys with their crippling interest only to return empty-handed. This is cruelty. A glaring example is of a woman – let us call her Ma X who returned from South Africa with expensive clothes she got from an affluent European ex-employer who was relocating. When she arrived at the Musina Border they charged her exorbitant duty and she proceeded to Harare to seek money for the release of her goods that had been confiscated by ZIMRA. Upon returning to ZIMRA she found her clothes bags had been ransacked and the best clothes missing. As though this was not enough the woman alleged, she found one ZIMRA officer wearing one of her missing shirts. She lost, and her case was not taken up. The people that were supposed to protect her stole from her. This is what is happening now – no law.

To avoid paying high duty the cross-border women traders indicated that they created connections with ZIMRA officers. This was linking social capital which was essential for the success of cross-border businesses of the women.

7.2.4. Predatory landlords as a problem

In the focus group discussions, there were stories of how some women, especially those pursuing the poultry business had special challenges related to premises especially those carrying out their projects on the landlord's premises. The women had stories of landlords taking away their ongoing projects after initially allowing them to spend money building structures on the landlord's premises. They reported that sometimes landlords dispossessed them after they discovered their tenants were making a profit and often took over the business after evicting the unfortunate tenant. However, others were not that vindictive. However, those having good relations with landlords were said to fare better. Ma Ly from Highfield had the following story to share about women in the poultry business she witnessed:

Rearing and selling chickens for meat or eggs is becoming a great business, but only if you have space in your house or backyard. Most women who may want this business are lodgers without houses of their own. Most landlords are mean and will not allow you to do the business in their premises. It depends on the landlord; I know one of my friends whose landlady is a fellow churchmate and she understands that she needs to feed her family and has agreed to let her keep chickens for a little extra charge and occasional free chicken pieces or whole chickens and it is working well. Then I know another neighbour allowed to do the business by her landlord, but when he noticed her success, he decided to take over the business himself – selfish landlords!

Good connections with landlords made a difference in whether the woman was allowed to operate a business from home or was persecuted or deprived of her business.

Most women talked about the illiquid cash situation in the country as a challenge affecting women in their businesses in Zimbabwe. A good example of the challenges facing the chicken business was given by Ma Chi from Highfield. She gave this as an example that represents a crisis affecting all other types of businesses. Ma Chi gave the following argument:

Selling chickens is a great business but you must be careful because of the lack of money in the economy. For example, you need some assets such as fridges so that when they mature after 6 weeks you slaughter them all and sell from the fridge to save food and start a new batch. You also need friends prepared to help you to slaughter and pluck these chickens for a small or no reward because there is no cash in this economy to pay them. (especially, close friends and relatives you favour with a credit or other help in the course of life here). This helps you get a reasonable profit to continue the business. Most women sell for cash to businesses if they are doing it on a large scale and to neighbours who spread the news by word of mouth. Now we have WhatsApp – and friends and neighbours whom we just tell ‘Your chickens are ripe and ready for you’. Then they come. As for selling on credit, we sell to reliable neighbours and friends, plus civil servants who have fixed paydays not to people with no known employment (*marovha*) – who are the majority nowadays. Nowadays money is scarce – you sink if you are careless with credit! Customers must state the dates they expect to get money to pay – and you must be very strict so that they know you are serious and explain to them that the next batch depends on their payments, ok?

The discussants argued that they sold on credit only to selected and trusted customers.

7.3. Summary

Chapter 7 focused on findings concerning the social capital-related challenges or problems faced by the Zimbabwean women in business. This focus is closely linked with the primary research question or objective, namely: To determine the social capital challenges faced by women small-scale business entrepreneurs in Zimbabwe. The challenges highlighted in this section included a lack of encouragement for women in business or intending to enter new businesses. Other problems mentioned included scarcity of financial capital due to a lack of faith in women’s businesses and the general poor macro-economic situation prevailing in Zimbabwe and the abuse of women and their businesses by husbands. There were also other challenges such as women’s perception of being looked down upon. Women also lamented the disruptive conduct of husbands’ relatives and claims of redistributive rights which threatened the business. There were also problems of women being unable to afford to pay for labour, free riding by friends and relatives, difficulties of employing relatives, a lack of proper business premises for women to operate from and police harassment of women for selling in undesignated places. Other challenges included that of offspring being involved in destroying

their mothers' businesses. There were also some challenges faced by rotating credit associations (aka *mukando*) such as reductions of group membership due to economic hardships and chronic cash shortages. Related to this there were also challenges of poor markets since customers were also cash strapped. There was also the perception by women that the Zimbabwean Government is not doing enough if anything to assist women in their businesses.

CHAPTER 8

FINDINGS: COPING STRATEGIES OF SMALL-SCALE WOMEN ENTERPRISES IN ZIMBABWE

8.1. Introduction

This chapter presents the findings of the research concerning the coping strategies adopted by women entrepreneurs in dealing with the challenges they encounter in their businesses. This is closely linked with one of the research questions of the study, namely: How do Zimbabwean women small business entrepreneurs use their social capital in coping with the challenges confronting them?

The women indicated that they have developed several strategies to deal with the phalanx of challenges they encounter from time to time (see Chapter 7). These strategies included resolving not to listen to people who are discouraging them, dealing with threats from police, maximizing benefits of ROSCAs associations, sharing business information, and using technology to leverage business success. There are also strategies to deal with disruptive relatives such as in-laws and business rivals and other issues.

8.2. Operating from the home as a business strategy

Most women said that they resolved the problem of lack of formal business premises by carrying out their business activities from their homes. Although there was a challenge of appropriate space for their businesses, it proved to be a safe working environment where the women had power, and control and were away from police harassment. This also allowed women to do their normal household chores while running their businesses. The case of Ma Ly from the Highfield focus group gave a typical example of such a revelation:

Most women just do the kinds of businesses that can be done inside their lodgings or houses to avoid having to deal with these issues of space. The advantage is that you just pay your rent and do not have to rent separately for the business. For example, if I am cooking food for sale I just cook and carry the utensils to the roadside where I sell without being bothered by anyone. Sometimes we just put signposts 'Food sold here' at the gate. I just tell my husband my idea and usually, husbands agree because they do

not have jobs – we are all selling these days. They have to be supportive. Some can provide seed money and others help by doing something such as preparing the selling place and writing the signs.

8.3. Using technology and word of mouth as promotional tools

The women entrepreneurs used both modern and traditional communication methods in advertising their goods to customers. The common thing about the methods adopted was their simplicity and cost-effectiveness. They used word of mouth and the messaging application, WhatsApp. They claimed that WhatsApp was user-friendly and almost all of the women had compatible smartphones to allow for easy social and business networking. Ma Ly from the Highfield focus group gave the following testimony:

We just use word of mouth and neighbours and friends spread the news about what we are “offering and what is available. We also use WhatsApp to communicate with colleagues and regular customers. Like in most *mukando* groups we are on WhatsApp because we must communicate all the time. As one member told you we have a culture of buying from one another, so WhatsApp is our main communication mode. So, most of the time, the group learns first of what their member is selling and then it spreads to outsiders. What people say about your products or services matters a lot in promoting these.

Other members of the focus group discussion were unanimously supportive of the claim that social media was an effective tool for business promotion and advertising. A typical example is one of Ma An who had the following to say:

Even the WhatsApp my sister Bea talked about earlier. In some businesses, we use it a lot. Suppose we are selling chickens. As Ma Chik said we have numbers of most of our customers and when the chickens are now ripe for buying, we can go on WhatsApp. We tell them “Chickens are now available”. As a result, all your usual customers now know that meat is there at Ma Chik’s if she is keeping them. You know what, those contacted also tell their friends and the news spread. The chicken seller wasn’t to order a new batch so the faster they go the lesser the feeds and storage headache!

The movement of information about the availability of goods was important, especially when women were operating from their houses. The use of social media meant that the more the number of people one knew, the faster and pervasive the message diffusion. That meant that if one had more connections on WhatsApp, she could potentially reach more customers. These made a difference in the success or failure of women's businesses. Women also depended on the positive messages from colleagues to get customers (referrals)

8.4. Strategies against potential defaulters and absconders on ROSCAs funds

The women also indicated that, due to the prevalence of cheating in the ROSCAs (where some women disappear after receiving a lump sum to avoid paying when it is their turn), they developed mechanisms to minimize defaults. Ma Ly from the Highfield group talked about limiting what a businesswoman could borrow to the equivalent of what she contributed thus causing no loss to the group. Below are her words describing the precautionary mechanism:

When we contribute money for *mukando* we never lend a person more than their contribution. For example, if a member contributes US\$30, she cannot borrow \$40. Such people might fail to pay that amount tomorrow and this can be a setback to the *mukando* group. People must borrow in proportion to what they pay to avoid the pitfalls already stated. When we do that, we are helping so that they borrow what they can afford and if we do not do that the defaulting member can sink the club. Lending to the whole rather than one individual reduces risks of loss if one member turns rogue with all the cash.”

Like the Highfield focus group, the Glen View focus group was also unanimous about the prevalence of rotating credit associations. They had a slightly different mechanism of augmenting ROSCAs money. The women avoided giving too much money to one person to avoid big losses to a single defaulter if she failed to pay back. Instead, each member was supposed to borrow an amount that the leaders thought she was able to repay in time, with the requisite small interest. The money that was returned went into the pool for others in need to borrow also. At the end of the year, members share part of the accumulated money. Ma Car gave an example of how this worked in generating income for the groups and safeguarding their resources from potential rogues:

We have got *mukando* groups which women used to get business start-up capital or even money for making the business bigger. We have a group of 8 members which contributes about US\$8-US\$10 per month. Each of us is supposed to borrow from the coffers until all the contributed funds have been exhausted. One who borrows the most amount will get the highest amount and the opposite is true for one who borrows the least amount. If you do not borrow you get the exact amount you contributed. That's what we do.

Another example of safeguarding *mukando* groups came from the Glenview focus group. Ma Chap pointed to how some women adapted to their groups to suit changing economic circumstances in the following statement:

It depends. Sometimes you cannot just give up, but maybe you just agree to adjust to the prevailing conditions. As for my group, we were five women, single women who had to do something for our families to survive these tough times. As a result, instead of dissolving our group we just agreed to reduce our daily collections for *mukando* from US\$5 per day to US\$3 per day then each day we gave the money to one of our members and the next day to another until all members were covered. This has assisted our business tremendously.... giving up a group is unfortunate. Where do you get money to boost your business in this economy when the banks are no longer lending? For us women, it has always been hard to get loans but now it is even worse!

8.5. Safeguarding ROSCAS money – protecting business

Group members also chose leaders for rotating credit associations (*mukando*) carefully since they would be custodians of resources critical to the survival of their businesses. In Highfield, there was a lively discussion on the need to safeguard the monetary contributed by the *mukando* group. Ma Chi, Ma Ro, and Ma KD were more active on the matter (with the rest assenting/approving).

Ma KD's explanation was the most detailed (and subsumed the contributions of the two others). It emphasized the need to select a leader with a fixed abode (not a renting tenant who might disappear without a trace) and with enough of her resources not to be tempted to steal the ROSCAS money. Also, the choice of such a leader was based on the possibility of recovering money in case of abuse. Ma KD gave the following account:

Yes, in this matter we need strong and honest, reliable leaders for the *mukando* society. As women, we normally choose as a leader a lady where there is a consensus among the collective that she is the right person. Usually, such persons whom we assign to such duties must be people who live in their very own houses (not a potentially mobile tenant who is a risk in case she is tempted to run away with the people's cash). Very importantly, the leader must have her resources and money enough not to be tempted to abuse *mukando* money. As you know a poor woman might have an irresistible temptation to convert the *mukando* money to her use. In the case of the relatively affluent leader, the women can recoup their loss by seizing and selling her possessions to recover their cash – something not possible with a poor member as a leader you will sink (*munonyura*). These are serious money and business matters.

Ma Ro (Highfield Focus Group) looked at the element of the leader having known relatives and fixed abode as criteria for choosing a leader who was not a flight risk and it could ease recovery in case of any default:

Besides the factor that the person must have a fixed abode and not hyped by money, we also need a *mukando* leader whose relatives and friends we know so that in case of a default we know where to begin by getting information on her potential whereabouts. Relatives can assist us to recover our hard-earned cash from the rogue woman.

The women also used democratic processes in the selection of their leaders for the *mukando* groups. In all groups, the selection was based on consensus. This ensured that all the members were able to work with the leader(s). One typical example revealing the manner and care with which leaders were chosen was in the voice of Ma Tan who had the following to say:

Yaa sometimes we just vote for the leader and go by the majority. We say let us see who can lead us – how many agree that this or that person will lead us. Once the majority say 'yes' we do that. Then the person becomes a leader. Usually people vote for someone when they know the person's integrity, trust, and credibility.

Ma Chi from the Highfield focus group described the type of personality needed for the *mukando* group leaders and the need to avoid haughty and overbearing. She talked of a leader who was God-fearing and respectful of others. Ma Chi's verbatim description of the desired leader is shown below:

We need a humble person who has the fear of God and respects other people in general – not a roughshod maverick who disregards the feelings of other people. A person with no record of questionable conduct in the community – one with an impeccable record and believes in empowering and listening to colleagues.

Democracy was also seen in the election of committees for the *mukando* groups to avoid the concentration of power in one or a few persons and to provide checks and balances to safeguard the vital resources of the group. The committee was responsible for strategizing to ensure the group contributions adhered to and that members got the maximum possible benefits. Ma Ly from the Highfield focus group said the following to that effect:

In most groups such as ours, there is a committee of elected people – 3 in all. We have a chairwoman, a treasurer, and a secretary. If we contribute, say \$30 per day, we ask every colleague to borrow what he or she can and return the money the following day with 5% interest so that our coffers are continuously boosted. This is a daily exercise and we share the money six months or a year later. We do not stop. On the day we share the cash, the next cycle begins immediately. Because of this, most women's businesses are so boosted that even those previously ordering 1 bale of clothes can now order 2 or more.

Ma Chap emphasized the need for the right leaders and members that would work effectively and cohesively. Ma Chap expressed the following sentiments:

Group members of the *Marounds* or *mukando* group are chosen based of their trustworthiness in past dealings with others and their reliability. Guided by our leader we create some rules and regulations for our group as we will be dealing with serious money matters and all members must conform to these regulations. However, sometimes we consider people on their willingness to join and as time goes on those not able to follow the group's rules will fall by the wayside or are eliminated.

Mukando money was such a vital lifeline to small businesses that all discussants expressed a deep desire to ensure that it was not misappropriated by anyone. Mbuya Bee has this narrative on that issue:

On that note, most women's groups such as ours want guarantees that *mukando* money will be utilized for the originally intended purpose. As a group we want to see evidence

from the beneficiaries each time they receive money, to ensure they do what they said they intended. We want to be constructive and also prove to our spouses that we are up to something good not just a bunch of gossipers. Lump sums must purchase big things and have tangible outcomes visible to all. Men used to think we will not succeed in anything – now they even depend on us in many things in the house. However, if the colleague encounters a crisis such as the death of a close one or serious sickness, we can understand but still we would wish that the money is used for a purpose.

Ma Chi corroborated this by saying the following:

Of course, we can say these *mukando* clubs are good, but they have their own problems these days of a poor economy in Zimbabwe, like if we give Ma Kar here money when her turn comes, and then when it is my turn she disappears because she is just a lodger without a fixed abode and vanishes with my money it is a problem. This is the major obstacle to *mukando* groups that hit most groups in this city. Because of that, I would get less money throwing my plans into disarray and the business would be in jeopardy. Sometimes we report to the police, but even the police cannot find a person in a city as huge as Harare. Police corruption has also become a challenge here, so culprits can vanish with people's money – imagine money is scarce in this country for everyone.

Ma Ro gave some support for safeguarding the use of *mukando* money for its intended purposes. She pointed out:

Yes, I agree with Ma Chi. I can give you an example of my sister – in- law. She was supposed to be given *mukando* money after they had initially given one member all the contributed lump sum. When it was my sister-in-law's turn the first beneficiary disappeared before the next *mukando* meeting. Even if the case was reported to the police all was lost. As a result, it is advisable to spread the money by lending to all members. Now, because of defaults like these members create a constitution (*bumbiro*) for their *mukando* group and take the document to the police where members sign affidavits to abide by the constitution. We also pledge to take someone's property if she defaults so that our lost money is recovered. However, if a person vanishes with money equivalent to her contribution after borrowing it then why bother looking for them when they just took their own money? As a result, lending a member an equivalent of their contribution is an effective strategy against members who may be tempted to abscond

with other members' hard-earned cash after taking a lump sum of people's contributions.

The discussants reiterated that *mukando* money was not supposed to be used for purposes other than those intended. Bea from the Glen Norah focus group gave the following narrative:

The *round* (*mukando*) money is only for business purposes and nothing else – not even for weddings. Weddings are luxury things that people plan and they must pay for such with their own money. However, if there is an emergency such as a funeral or sickness...unforeseen and unfortunate events.... members cannot use the *mukando* money (which is strictly for business), but they pay condolences (*chema*) to assist the unfortunate member to cushion her from the crisis. This is the norm in the group.

The discussants indicated that social capital was apparent in the way they safeguarded their ROSCAS funds. As treasurer, they used a member who was affluent enough not to be tempted to use the money for her purposes. Such a member was supposed to give members the confidence that she would make funds available all the time when required. The whole group benefitted from having such a reassuring relationship or linkage. Collective action was required to safeguard the money by electing such a member.

8.6. Creation of separate funds for other needs

The concept of *kodzahomwe* (extra money contributions or augmenting the ROSCAS purse) was an innovation from the entrepreneurs designed to achieve double goals – punishing defaulters and having funds for social and personal use. They recognized that there was life beyond business. Social lives and living expenses also tended to drain their business funds. Most were unwilling to use 'business money' for such ends. This led to the creation of an alternative fund called *kodzahomwe*. Discussants in all groups mentioned this concept. Mbuya Bee opened the discussion by stating that women contributed to a separate fund for groceries to avoid misappropriation of ROSCAS capital funds. This was what she said:

Sometimes we can have a different kind of fund (*mukando*) for groceries to avoid the likelihood of abusing money meant for the businesses. That is important for us as women because capital money is gold to us nowadays – hard to come by these days. This economy has taught us that.

Ma Tan in the same group elaborated on this by describing augmented fund contributions worked and the reason why it was set up. All the women in the focus group approved of and supported Ma Tan as she gave the following explanation:

Yes, I agree with Mbuya Bee... We have cases where women contribute for groceries, but not like she is saying. We have funds called *kodzahomwe* (fattening of the purse). These funds derive from fines charged on defaulters who pay *mukando* late and those who come late for *mukando* meetings and ceremonies. Even if you are a few minutes late in attending meetings or hours late in paying your dues you should be charged a small fine as per agreed regulations of the *mukando* club created by group consensus. We blame you for coming late for group meetings because we are all on WhatsApp and communicate daily about this. So, if you are late is it not intentional? The *kodzahomwe* money does not mix with *mukando* money - could be a dollar and does not mix with *mukando* money but goes to a separate tin (of cash) used for other things. For example, if a member's daughter has a birthday, we take *kodzahomwe* money and buy a cake for her, which makes life more interesting even in these tough times. With this money we can enjoy life without interfering with *mukando* for business.

An interjection by Ma Ro gave further clarification that the *kodzahomwe* funds had other social uses such as paying for funerals or caring for the sick. The affected member would be allowed to borrow the money from the *kodzahomwe* fund without interest. This was what she said:

And if a member has other problems such as sicknesses or death of a relative, they can borrow *kodzahomwe* money and return it without any interest, but just the borrowed amount is returned because this will be a crisis affecting the focus of a member on business dealings and contributions to *mukando* and also general group well-being.

Ma KD added that this kind of fund helped women to leverage other aspects of their lives. They could, for example, use *kodzahomwe* funds to buy big, large items such as fridges and stoves (which are potentially vital for business) for each woman on a rotational basis. She also alluded to the fact that members of this fund would celebrate what each member acquired. This reinforced the notion that members should only buy what they borrowed the money for, thereby introducing some financial discipline through a form of social accountability. Below was what Ma KD stated on the issue:

We can also have *mukando* money to buy bigger items which can improve our lives and show why we are in business – which is basically to improve our living standards and support our families. This money can buy bigger items like stoves and fridges which incidentally can assist in business for most who sell perishables and sell cooked foods respectively or both. When a member buys the big item, we have a ceremony, partly to celebrate but most importantly to make sure our member has developments to show for her efforts and that she serves as a good example. Women would also be wanting to show husbands that the money they gave them in support is being used properly. After this hubby will be more than eager to support their wives which is why you find most women still in business here in Glenview today. On the day we come to witness and celebrate each member brings a drink, bread or margarine, while the host prepares tea. A member must bring something worth a dollar to grace the ceremony each time it happens.

8.7. Selling to fellow businesswomen as a strategy

Discussants in each location developed a strategy to manage their capital and to keep it out of the hands of big business. It was a form of bonding social capital. They coined the item “*maringaisabude kunze*” meaning literally ‘money must not go outside the business or to outsiders’. The women expressed that, since they each pursued their kind of business, they saw no harm in buying from each other, rather than buying from supermarkets or larger shops. There were rules for internal interdependence, and it was anathema for a female entrepreneur (who was aware of others in her situation selling the same items) to buy from elsewhere. Such action, as a rule, was interpreted as sabotage and would incur the wrath of her colleagues: they would not allow her to buy from them or chase away her customers. Although this aspect was supported by almost all the women, Ma Ro from the Highfield focus group gave the most informative account of the phenomenon:

As women we also support each other’s businesses for example, if Ma Chi here is doing catering, we buy her food instead of buying from bigger businesses such as OK Supermarket or Choppies. Then if Ma Chi needs chickens for her catering business, she promotes a fellow woman by buying chickens from her poultry business. So, it is good if we promote one another by buying whatever we can from each other. We only buy from outside what we cannot buy from our fellow women. That way we keep our money among ourselves. If you buy outside the group, you will find out the hard way when no

one buys from you in return and the other women exclude you from vital activities such as *mukando*. This system promotes our businesses as women.

In the individual interviews, other women supported the view of reciprocal trading as a norm. This was exemplified by the interview with Ma An:

In most cases neighbouring businesses are selling different items and if some businesswoman buys from me, I feel like I must also promote her business and she feels the same thing for my business. If you do not buy from me, I will make sure I also do not buy your goods. So as women we promote one another by purchasing from each other.

This indicated that there was an element of bonding social capital whereby the women preferred to buy from each other and also sell to each other within their networks. In doing so they openly castigated any members who decided to give first preference to outsiders.

8.8. Women standing in for each other as a survival strategy

It was reported that some women would have friends or fellow sellers stand-in for them later, instead of closing shop. Ma Chi explained how this was the norm:

There are slightly different situations like if one is going to order locally, say at Mbare's main market and coming back in a matter of hours. In that situation, most women can stand-in for each other. They can sell wares for each other. So, you simply have to tell them your prices for, say tomatoes and so on, and they can sell on your behalf and give you your money when you return. If she is also going to order, the other lady would do the same for her. As a result, business is never closed because you are attending some urgent business. So as neighbours selling in the same place, we know whom to trust with our business.

Women helped each other by providing free labour such as selling for them when they were away ordering stocks, especially if they owned neighbouring stalls. This was an example of bonding social capital that ensured that the business did not stop because the business owner was momentarily absent from the business. This was mutual or reciprocal and showed the prevalence of bonding social capital – they were in the situation together.

8.9. Seeking domestic work abroad as a way of gathering start-up capital

In the absence of formal jobs, some discussants described how some colleagues resorted to working as domestic workers abroad to secure capital for their small businesses. It seems not surprising and shows the determination of some women in the face of financial hardships. This was Ma Car from Glen View 1 and her narrative in that regard:

(laughs)

I think that experience is even better because you were working as a maid across the border where nobody knew you. Sometimes you even look for domestic work locally and humble yourself just like you said. As long as you are determined to do what you want it is OK. You can keep your money in a Bank or as *Ecocash* or find someone to keep it for you until you feel you have gathered enough capital for the kind of business you wish to start.

The example above shows how some women used their connections abroad to go and work as domestic workers to raise business capital. Those who found domestic work locally could find someone they trusted to keep their money for them so that they could accumulate more money to start businesses. Both cases showed dependence on social capital.

8.10. Being ‘nice’ to the husband to avoid consequences

Some women referred to the fact that there was a need to appease their husbands to ensure that they supported their businesses instead of fighting back when they felt the husbands were abusing them. This strategy was exemplified by Ma Ly’s view:

Sometimes it depends on how the wife responds to the husband’s advances for cash. Some do not know how to talk politely and respectfully. Suppose the husband brings his friends and asks for money or something, then in the presence of his friends the wife will try to embarrass the man. That will be something most husbands do not like, and they may withdraw their support and even turn violent and disruptive because of the annoyance. So, women should respect and talk nicely to their husbands even if they are not working.

This case shows dependence by the women businesspeople on bonding social capital based on marital relations and some structural norms of respecting their husbands. This was a survival strategy that the discussants argued made their businesses survive.

8.11. Pretending the business was not making money as a strategy

When relatives (such as mothers-in-law) tried to claim redistributive rights from the entrepreneurs, some women devised methods to discourage them. They tried to create the impression that the business was not turning a profit. They pretended to borrow the money they gave to their in-laws after they made demands for money to give the impression that the business was not doing well financially. The aim was to discourage them to continue the habit of borrowing from them. This point was clearly articulated by Ma Sea who said the following:

Something needs to be done about mothers in law. I know of my sister who has such a mother-in-law. She has devised a way of dealing with her when she comes here to Harare to look for money for groceries. She tells her that the business is not making a lot of money. Then she tells her she is going to try to borrow next door and she goes out pretending to go to borrow next door, yet she will be having some money on her. She will come back and give the mother-in-law the 'borrowed' money which will be way less than the mother-in-law would be asking for. By doing this she says she will be trying to avoid giving the impression that there is money in the business. She would also visibly reduce the stocks in the tuck-shop to give the impression that there is no money for stock. Nowadays the mother-in-law has stopped making the usual demands because of these tactics.

8.12. Resolving the husband's possible sexual misconduct with wives' sisters

A number of discussants claimed that there were cases some husbands developed some extramarital affairs in the absence of their wives while on business trips. Some women claimed that there were instances where some husbands even had sexual relations with their wives' sisters that had been invited to babysit for them, especially when they were abroad to order merchandise in South Africa, Botswana, or Mozambique. One solution was to leave the children with their sisters-in-law, as their husbands would be less likely to make advances towards them. Mbuya Bee gave explained it thus:

For some women, sometimes instead of calling your sister to come and stay with your husband (which is risky) and children, you can take the children to the husband's sister's house to be looked after until we return. The husband is left alone at home reducing the sister abuse risks or sisters snatching the husband. In future, she will also leave her children with me if she has a business which requires travelling for some days. To ease relations and show appreciation, I would also bring some token – nowadays cooking oil is expensive, but cheaper in SA and so I will bring her that, but not as 'payment'. There is no amount which can pay for the great service of looking after one's children. Besides, the relative would be angry if you say that you are 'paying'. They feel you are not a good person. This is about helping one another. The next time you seek help, they will not agree because they feel insulted that you seem to think that they value money over their relatives or kinsmen.

Mbuya Bee went on to explain how they rewarded those minding their children, (not as pay but as a token of appreciation). She stated:

For cross border businesswomen, they usually leave their children, with other women relatives as they go to order in South Africa. Most women agree to help because they also get similar or other help when they also need it. Sometimes cross border women reward their helpers with goodies from South Africa, for example, two litres of cooking oil and so on. This will not be a payment, but just a token of appreciation.

This section shows that the women used two kinds of bonding social capital to deal with the situation of leaving children behind when they went away on business to order goods from abroad. Without these sources of support, their businesses could not have been that successful.

8.13. Leveraging technology for other networking besides promotion

The women talked about using technology for purposes other than advertising. They emphasized the wide usage of smartphones to enhance things like ROSCAS group communications and communicating with bus crews if they wanted to go to order abroad to places such as South Africa.

Ma Sea from the Glen Norah focus group had this to say on the topic of communicating with bus crews:

If you are a cross-border trader coming back from South Africa or Zambia, for example, you have the driver or/and conductor's phone numbers. You are also connected on WhatsApp with them and you can call them telling them to pick you at a certain place with your heavy luggage. They can wait for you and it is cost and timesaving. Of course, you may do them some little favours such as buying them Nandos once in a while and just joking with them as 'sons or daughters'. From there they listen to your problems and help you on these journeys.

The information was corroborated by Bea, from the same focus group, adding:

We also see a lot of use of social media such as WhatsApp in communication among the women here. For example, our group and many others use WhatsApp for many things – reminding members to pay up, discussing issues, communication meetings and those going to South Africa, Mozambique and other cross-border destinations also use this application. Even older women in the group can use WhatsApp. So nowadays everyone has a smartphone.

This section showed the prevalence of both linking and bonding social capital undergirded by technology. The women communicated with each other (bonding) and with bus crews (linking). This played a critical role in the success of their businesses. The use of technology simply made existing networks more effective and efficient.

8.14. Summary

The chapter presented the coping strategies adopted to resolve the problem they encountered, especially how they used their social capital to overcome these challenges. By quoting testimony from the focus group discussions, the researcher outlined some of the strategies used to overcome these challenges. The coping strategies that the women used to deal with these challenges included mostly bonding and linking social capital. They had to operate from homes to avoid police harassment for operating from undesignated places and, limiting amounts borrowed (to minimize the impact of a member defaulting). To do that they had to be in good books with their landlords. The women also addressed marketing issues by resorting to the use of cell phone social media applications such as WhatsApp to promote their wares. To avoid husbands withholding financial support, some women recommended having to appease the spouse to retain his support for the business. To deal with the problem of shortage of helpers

the women resorted to having fellow women with businesses near theirs to stand for them during their absence. For that to happen there was trust in the business relationship. Therefore, this chapter showed that women relied on their social capital to cope with their problems.

CHAPTER 9

DISCUSSION

9.1. Introduction

The aim of this study was to research the role of social capital as a success factor among Zimbabwean women in small businesses in Harare. The research objectives were: to find the role social capital plays in enhancing women's businesses in Zimbabwe, to determine the social capital challenges faced by women small-scale business entrepreneurs in Zimbabwe, to establish how Zimbabwean women small business entrepreneurs used their social capital in coping with the challenges confronting them in using social capital in businesses, to determine the reason why Zimbabwean women small business entrepreneurs used social capital as a mechanism for dealing with issues they encountered in doing businesses and to find out how an understanding of the way women used of social capital can help women-owned businesses to improve in Zimbabwe. These research objectives and corresponding research questions provide guidance for the discussion in his chapter

This chapter presents the discussion of the findings shown in Chapters 5 to 8 focusing on how the findings link with the extant literature. The analytical framework for this thesis is based on the context in which the women carried out their businesses from day to day in selected suburbs in the city of Harare. The discussion focuses on the types of social capital used by the Zimbabwean women entrepreneurs, the rationale for using the social capital and how the women maximised the utility of the social capital they used. The chapter also discusses how the women used their social capital to the advantage of their businesses. This point is emphasised by authors like Kuada (2009) who pointed out how women used their creativity to form groups that could provide what certain formal institutions were supposed to provide. The fact that the development of Zimbabwean small-scale women businesses is inextricably linked to the prevailing difficult macro-economic situation seems to echo views in the literature by several authors who saw the women's businesses as embedded in and as well as arising from that social context. Several authors emphasize the importance of the social context in trying to understand the way women's businesses operate (Lin 1999; Van der Zwan, Verheul & Thurik 2011; Greve & Salaf 2003; Verheul & Thurik 2012; Mar Fuentes-Fuentes, Cooper & Bojica

2012; Ettl & Welter 2012; Fairclough 2012; Jamali 2009; and Feizpour & Jamali 2009). This chapter attempts to reconcile these issues in the literature with data collected from discussants.

9.2. Types of social capital used by Zimbabwean women

It should be noted from the findings that these women adopted appropriate kinds of social networks at each stage of their business's development paths. The fact that less bridging occurs among the women entrepreneurs may be due to the fact that most discussants lacked higher education relevant to business and/or prior employment. This fits with the observations of Sabarwal, Terrel, and Bardasi (2009) and Herrera et al (2012) who argued that it was difficult for female entrepreneurs to cultivate relations beyond kin and friends due to low labour force involvement, low education, greater household responsibilities and the fact that their businesses were mostly home-based. This is also supported by the works of Guillen (2014), Brambila, Kalis, Valencia-Herrera, Zelaky, and Herrera (2014) and Perl Kot (2014b) in the literature in Chapter three (3). The types of social capital that were used by Zimbabwean women small-scale entrepreneurs and how and why they used them are discussed below.

9.2.1. Bonding social capital

In this section, the rationale for using bonding social capital together with the manner in which Zimbabwean women in the small business sector used it is discussed.

9.2.1.1. Bonding social capital at the start-up phases of the business

From the focus group discussions, the findings showed that the women were inspired to pursue a particular business by close or homogenous social networks, which confirms evidence of bonding social capital in the initial and delicate stages of the development of the small informal businesses. This is not surprising and concurs with what is extant in the literature by Taylor & Newcomer (2005); Adesua-Lincoln (2011); Alam, Senik, & Jani (2012); Alam, Jani, & Omar (2011); Kebede & Odella (2014); Chea (2008); Oke (2013); and Hampel-Milagrosa (2009), where women were seen to be more dependent on bonding social capital because of the more intimate and highly reliable assistance that these networks were able to provide at the start-up stage. The high cohesion and dependability of homogenous and closed social networks have been emphasised by Granovetter (1973); Coleman (1988); and Burt (2000). Supporting this further is the fact that all focus group discussions affirmed that friends played a significant

role in proposing business ideas as well as providing moral support for new ventures. This concurs with Muzvidziwa's (2006) study of Zimbabwean cross-border women traders who could leave their children in the care of friends as they went abroad to order product. Other studies also highlight the importance of friends in supporting women's businesses (Mumuni et al. 2013; Knauer 2014; Guillen 2014). The fact that female Zimbabwean entrepreneurs were found to be channelled towards homophilous social networks seems to concur with studies by Sabarwal, Terrel and Bardasi (2009) who came to the same conclusion in their study of Eastern Europe, Central Asia, Latin America, and Sub-Saharan Africa. The view that women used close networks such as friends and kin is also echoed by the study of women Ghanaian hairdressers of Akan descent who channelled their kinswomen into hairdressing businesses in South Africa (Ojong 2006).

This dependence on bonding social capital as a source of inspiration to start businesses for Zimbabwean women represented more cohesive ties and implied almost guaranteed assistance based on reciprocity and obligations. The key elements in these women's networks were trust, closeness, and emotional attachment concurring with prior studies on women's businesses. Studies by Burt (2000); Smith 2005; Sheridan & Kotey 2008; Kuada (2009); Tundui & Tundui (2013); Kariv (2013); and Insah & Bowana (2013) support this view. A typical example in this thesis was a woman who was persuaded by a friend (as told by MZ Nhek in the focus group discussion) to enter the fish selling business which the friend was already involved in. By advising someone to join their line of business, they would also bring about the potential to share resources and advice, for example sharing cooler boxes, ordering together, and discussing any challenges such as increasing prices at the source. The reason why the woman lured her friend to the same business as hers (despite the possible threat of competition) could be the feeling of concern for, and solidarity with her friend in the same predicament as herself. This point is also raised by several authors (Granovetter 1973; Coleman 1988; Burt 2000) who emphasise the importance of reciprocity in social exchange – something which resulted in channelling.

9.2.1.2. Financial capital acquisition : Social capital dynamics and transformations

Securing financial capital was an (if not *the* most) important barrier to success for the discussants because of the economic situation in Zimbabwe and lack of support for women's

businesses from formal institutions such as banks and relevant government departments. The women showed great ability to adapt to the unfavourable manner in which the banks treated them by creating rotating credit associations. This was a social infrastructure that women with strong social links created to pool their resources to obtain the financial capital they required for starting and possibly, growing their businesses. The importance of financial capital was highlighted by the importance the discussants ascribed to safeguarding their rotating credit associations and ensuring fair distribution among members. This is not a new phenomenon peculiar to Zimbabwean women entrepreneurs as such groups were in evidence in the extant literature as in the *Iddir* groups in Ethiopia (Dasgupta 2009), *susu* in Ghana (Hampel-Milagrosa 2009; Kuada 2009; Schindler 2010) and rotating credit associations in Kenya studied by Gugerty (2005).

Though it was found that small-scale businesswomen in the study tended to depend on relatives in their closed networks as sources of financial capital, most of the discussants indicated that friends and acquaintances formed a robust social network to alleviate economic problems of others in dire economic situations. Mutsindikwa and Gelderblom (2013) in their studies of Zimbabwean undocumented migrants discovered that members tended to lean more towards friendship networks to avoid demands made by relatives.

Women claimed that in the initial stages, the rotating credit associations faced the threat of defaulting members. To combat this, they developed vetting strategies that weeded out potential defaulters and those who would be unable to compensate for lost or stolen capital. These innovations can be equated to strategic risk management and the use of intelligence information by the women's networks to protect group resources so vital for the survival of their businesses. The study of Ghanaian women by Kuada (2009) shows similarities in the imposition of sanctions upon members who defaulted in repaying borrowed ROSCAS monies. In the literature, Gugerty's (2005) study of ROSCAS in Kenya also shows how women in ROSCAS imposed sanctions on uncooperative members to make them conform. This concurred with the theoretical postulates of Lin (1999) and Burt (2000) whose theoretical postulates highlight that sanctions are important in enforcing conformity to agreed norms in close social networks.

Furthermore, another aspect showing the adaptability and resilience of women entrepreneurs' social networks was the fact that they tended to rely on democratic processes in the choice of their leaders - electing these leaders and thereby increasing the possibility of group cooperation,

trust, commitment, and longevity so vital in rotating credit associations (Gugerty 2005; Kuada 2009). It also showed that the women were capable of determining the success of their own business with some support from their husbands (especially at the initial delicate stages). That could mean some relaxation of a situation of more dependence on husbands as dictated by the traditional social structure where men are supposed to be the main providers in households and also the sole breadwinners in most cases. The study indicated that the women felt that there was more sharing of household responsibilities with their greater perceived participation. However, the women indicated that were still subject to the patriarchal culture that portrays them as subordinate to their husbands, albeit with more freedom in the operation of their businesses. Perhaps this evolving possible movement towards some kind of self-sufficiency highlighted by the study shows early indications of cultural transformation in Zimbabwe. It points to a possible revolution whereby the deterministic male-dominated views about women are being negotiated to create a possible new order in the household. That indicates a situation where women see themselves as featuring with higher economic contributions than before to the household at a larger scale than any other time in Zimbabwe's history.

Rotating credit associations also developed some mechanisms to prevent situations where group members restrained each other from misappropriating borrowed funds. There were clear institutionalized rules based on solidarity to advance women's businesses and preventing members' businesses from collapsing due to avoidable financial irresponsibility. They enforced this by being present when things were purchased with borrowed funds. Social control for social groups such as ROSCAs was emphasized by several authors in the literature (Portes 1998; Burt 2000; Gugerty 2005; Kuada 2009; Hampel-Milagrosa 2009) This was to ensure conformity and constitutes a form of social control. Those who broke the rules were made to pay fines or were ridiculed. The other aspect the women communicated was that their group members should purchase stock and/or big items such as fridges (which could also be used to store business items). The women seemed to be intent on demonstrating more relevance and visibility of their contributions in the household.

Most women from all three focus group discussions indicated that women were dependent on their close relatives for business ideas. They were dependent on bonding social capital. This observation was supported by examples from the literature, such as Taylor and Newcomer (2005) in Australia, Kebede and Odella (2014) in Ethiopia, Chea (2008) and Hampel-Milagrosa (2009) in Ghana. These authors agree that women were likely to depend on bonding social

capital because of their need for stronger and more emotional support in the formative period when they were not yet confident of their business ideas. Discussants viewed their close relatives as reliable sources of support and balanced reciprocity and did not view them as threats or competition (Schindler 2010). Family implied close sanguinary ties, and this was supported by Grimm *et al.* (2011) where they pointed out that family was interested in the business because it was social insurance. In Zimbabwe, it was an expectation that people help their extended family relatives when they had financial or social problems. Providing advice to relatives is seen as part of that expectation.

9.2.1.3. Bonding social capital and child care

From the focus group discussions, it was discovered that women used bonding social capital in the various aspects of their businesses. The discussants explained that older children assisted in the businesses in general, especially girl children. Using the help of children is an effective survival strategy for single mothers who cannot afford paid labour. This observation is corroborated in the literature by studies by Charanasomboon (2014), Wennberg (2011), and El Shinnawy and Guillen (2014). The discussants pointed out that boys were generally troublesome and tended to disrupt their business by pilfering supplies or being generally uncooperative. Discussants suggested that their sons behaved this way due to the absence of a father figure in most of the cases. The Glenview focus group discussion was particularly vocal on the prevalence of that problem. The discussants affirmed that they found most girls honest and more responsible with regards to selling wares, collecting debts, and looking after younger siblings when business duties took their mothers elsewhere.

The issue of childcare was another area where women needed assistance for them to partake in their business processes. The discussants pointed out that this constituted a constraint to their business since they could not afford to pay any domestic employees to care for younger children and to do household chores. Muzvidziwa (2006) pointed to the fact that Zimbabwean women cross-border entrepreneurs tended to leave their young children with friends and relatives to be able to go to South Africa to order merchandise. The focus group discussions expressed that women entrepreneurs were forced to use older children, to look after the younger ones as they went about their business activities such as ordering stock (locally or abroad) and selling their wares. This meant that women with smaller children were at a severe disadvantage. Relatives also helped in childcare. In such cases, women resorted to calling on their sisters for

assistance. The aspect of the need for childcare was highlighted in the literature. Ahl (2011) and Fairclough (2014) discuss the need for social support in the form of daycare centres so that the women can do their business with children being cared for. Brambila *et al.* (2014) found that women do business at home so that they also care for the children.

9.2.1.4. Bonding social capital and market access issues

There were strong social norms that women should buy from each other before seeking items from bigger businesses to promote their small businesses against the predatory marketing of larger enterprises. This created a vibrant internal market where members enjoyed exclusive access but inhibited members from seeking wider markets and suppliers. This view echoes collegial trading discussed by authors such as Berrou and Combarous (2009) who emphasize the importance of social networks in enhancing market efficiency and Humbert and Essers (2012) in the UK and the Netherlands who argue that ethnic people can supply ethnic markets with services because they understood their needs better.

9.2.1.5. Labour and social capital in women's businesses

Narrations from the focus group discussions revealed that friends also assisted in business processes, specifically offering their labour when required (reciprocal exchange). The discussants pointed out that this phenomenon was mainly prevalent in labour-intensive businesses where women periodically needed more labour such as plucking chicken feathers. Close friends (*Sahwiras*) could be called to aid in such situations – expecting a return for the favour in future usually in exchange for stock, discounts, or simply food and drink. Help was reciprocal and based on strong emotional ties which reflects Granovetter's (1973) strong ties. The help was mutual in that friends would always be there for each other in times of need. Clear payments for help were seen as having the tendency to commercialize relationships and were seen as a sign of pride and haughtiness by the payer – something derogatory among close friends and relatives. Reciprocal help was seen as a sign of mutual respect. The issue of reciprocal exchange is emphasized by Portes (1998) in the literature as one of the sources of social capital.

9.2.1.6. Diffusion of skills and social capital

The focus group discussions maintained that the primary source of business ideas, skills, and support were their relatives and close friends. Bonding social networks, which were responsible for skills acquisition, included relatives and friends. This finding is supported in the literature by Ojong's (2006) study of Ghanaian Akan women of Ashanti descent in South Africa, where they learned hairdressing skills from relatives. Similar cases include studies by Hampel-Milagrosa (2009) highlight the fact that Ghanaian women relied mostly on strong family support for business ideas and initial financial capital and Mutsindikwa (2012) where migrants acquired job-related skills mostly from friends.

Examples in this study include a respondent who learned interior decorating skills from her sister, and another who was taught hairstyling by her aunt – they went on to open businesses in these respective fields. Many discussants reported that they acquired their business skills from their parents. This concept of intergenerational skills transfer from parents to their children is found in the literature (Orhan 2005; Wennberg 2011; and Riebe 2012) who pointed to parental influence as a major factor in the passage of entrepreneurial skills to offspring.

The discussants named neighbours as another source of skill acquisition. In some cases, the entrepreneur merely copied what their neighbours were doing. Fruit and vegetable selling, for example, is an easy-entry business and does not much start-up capital. Thus, there is corroboration with the literature that social capital indeed helps to overcome challenges (see Tundui & Tundui 2013 in their studies in Tanzania and Alam, Jani & Omar 2011 in studies in Malaysia).

9.2.1.7. The use of migrant networks as social capital

The nexus between women's entrepreneurship and diaspora connections is apparent among Zimbabwean small-scale entrepreneurs as highlighted by discussants in this study. This aspect emerged in a number of discussions. The diaspora members in the networks were mainly relatives and friends working outside Zimbabwe, especially in Botswana and South Africa. Ma Mseng narrated how her daughters working in South Africa helped to sponsor her poultry project in Zimbabwe. Ma Man who went to South Africa to find a job to raise capital was accommodated by friends who had migrated earlier. Once in South Africa, the friends invited

Ma Man to join their *mukando* group – something that made it possible for her to raise her business capital quickly and return to Zimbabwe. Another respondent was invited to South Africa by her daughters working there to source capital. This connection helped her to set up a viable business in Zimbabwe and supply links in South Africa. These connections proved indispensable for business success in these cases. The role of the diaspora is corroborated in the literature by studies by Hassan and Chalmers (2008) in Somalia, and Tevera and Chikanda (2009) in Zimbabwe, who explain how those with migrant connections got assistance in starting and operating small businesses.

9.3. Linking social capital among Zimbabwean women entrepreneurs

9.3.1. Exclusive use of the same transporter on business trips

The Zimbabwean small-scale businesswomen relied mostly on a single transporter with which they developed a close and mutually beneficial relationship. This was evidence of the prevalence of linking social capital. This agrees with Coleman (1998) and Burt (2000) who viewed linking as connections an individual had with people with some influence or power from which the agent can benefit. Zimbabwean women informal entrepreneurs had connections and networking with all sorts of kinds of transporters in the typical woman entrepreneur's business trajectory ranging from bus crews, taxi drivers, and cart pushers.

In the case of transporters, the women's social networks included trust-building and trustworthiness between the women and bus crews, exclusively selected taxi drivers, and exclusive cart owners based on longevity and reciprocity or mutual benefit. The focus group discussants explained that trust-building between women entrepreneurs and transporters was based on repeated use of individual transporter or transport crews in the long term. Such loyalty was rewarded with preferential treatment (such as having seats reserved for them, special load considerations, or – in some cases – having crews order stock on their behalf, among other things). This showed that these women entrepreneurs had access to a source of social capital beyond the ordinary bonding relationships based on homogeneity and thus accorded the women access to wider resources. From the literature, such wider networks were important for enhancing business success (Granovetter 1973; Lin 1999; Tundui and Tundui 2013). In addition to having rotating credit associations the women also had access to resources outside their homogenous circle of associates which was a boost for their business success.

Networking with taxi drivers also featured prominently in focus group discussions as being a key factor in ensuring successful business activities. Discussants/discussants indicated that women, especially those going out of the country to order goods, needed trustworthy taxi drivers for late-night trips. This was critical for women returning from cross-border trips since there were cases of taxi drivers robbing these women. Loyalty was often rewarded with special prices, guaranteed business with a particular driver, and the concession of paying at a later date. The relationship was reciprocal and both players expected something from it. These exclusive relationships were also applied to cart operators who were used mostly on the final leg of the journey where buses could not get nearer to the homes of the businesswoman. The services of the transporters were so crucial to these women that they made a point of keeping the cell numbers of selected transporters.

9.3.2. The importance of political affiliation as social capital

Focus group discussions indicated the existence of linking social capital in the form of political affiliation and how it had negative and positive effects on discussants. Gogo Nyam from the Glen View focus group showed how they harnessed the help of a local councillor to acquire land to operate their brick-making business. There was also another case mentioned by the discussants where political social capital was apparent when the government through the Ministry of Women's Affairs and Cooperative Development was said to select people for business assistance based on their political affiliation. They claimed that the followers of the ruling party were given preferential treatment in this regard. The issue of women using political leverage as social capital was prevalent in the literature and was indicated by cases where politically well-connected women in Brazil (Perl-Kot 2014a) and China (Kuhn-Osius 2014) used that support to make create and grow their businesses successfully. In the Brazil case, the woman succeeded in her catering business when a politician who patronized her business found government funding for her. In that case of China (Kuhn-Osius, 2014) the woman's husband was a high-level politician with connections and as a result, she succeeded in her traditional apparel business promoted by the State apparatus.

Studies in the Ukraine and Lithuania where those connected to politicians succeeded are also cases in point (Aidis, Welter, Smallbone & Isakova 2007). However, in Zimbabwe, the eventual disappointment to small businesses that followed was also related to political issues, namely the demolition of the premises under the government-led Operation Murambatsvina (see Tibaijuka 2005; International Crisis Group 2005; and Chibisa & Sigauke 2008). This

shows that political social capital was ephemeral as it was subject to changes in the political arena. It shows the impact of elite policies on social capital as they use it for political expediency, disrupting women's networks in the process.

9.3.3. Moneylenders as financial capital sources for the Zimbabwean women

Informal money lenders (which Zimbabwean women referred to as *Zvimbadzo*) have emerged to replace formally regulated lenders such as banks, NGOs, and state sponsors. These informal lenders (sometimes euphemistically referred to as 'banks') offer simpler alternatives to the inefficient and bureaucratised formal process of acquiring a loan. They resemble Mhishi and Kapingura's (2012) micro-lending institutions in Chinhoyi (with the difference being that micro-lenders are registered but have high-interest rates). These informal 'banks' are quite nimble and fast as they compete to capture the potentially lucrative business niche that the women offer. They are reported to give individual women the small loans they require and are prepared to accept even household items such as stoves, televisions, and fridges as collateral. The women recommended particular informal lenders to their friends and fellow businesswomen. A significant downside of informal lenders – according to discussants – is high interest-rates, yet the money lenders are still seen as the better devil compared to banks. Accountability to these loan sharks seems to have motivated discussants to 'try harder' in their endeavours.

9.3.4. Religious organizations as providers of business support for women

Focus group discussions showed that although religious entities such as Churches and Mosques mainly provided spiritual support, they were also coaches of business skills to their congregants and provided financial assistance in various ways.

Discussants indicated that religious organizations were helpful in the provision of business skills. Examples included the Methodist Church and the ZAOGA Church. Discussants suggest that the teaching went into two distinct trajectories. Firstly, budding entrepreneurs were taught selling and marketing skills in an apprenticeship-like manner – a process called *Talents* or *MaTarenda* in the ZAOGA FIF Church. The process of *Talents* can go on for several months with proceeds going to the church coffers. Hereafter, trainees were able to start their own businesses drawing from the skills gained from the apprenticeship. Secondly, female congregants delivered workshops on 'women-related businesses', such as soap, candle, peanut

butter, and detergent making, interior decorating, and many others. Here women chose the workshop that would most benefit her business model. This process had the added benefit of creating role models for the businesswomen.

According to the discussants, besides providing skills support Churches also provide different sorts of financial support. Like the money lenders, religious organizations have also entered the vacuum created by banks by offering various kinds of financial assistance. This supports the views of some authors in the literature (See Maxwell 2000 and Meagher 2005) who view the church as turning to the 'prosperity gospel' with ROSCAS involved as the formal economy becomes tougher on people. The discussants suggest that church lending has increased in recent years, and reported that, by virtue of their church membership, women had access to small loans, and, in the case of the Anglican Church, there was a welfare fund to support struggling widows. The interventions of religious institutions in supporting businesses was in line with studies in the literature by Kebede and Odella (2014) in Ethiopia where they pointed out that religious groups provide training in entrepreneurship, Egbert (1998) in Tanzania, and Chea (2008) in Ghana where women used the Church as a basis for social networking. However, it should be noted that, in the case of Zimbabwe, the role of churches is made more significant by the fact that the Government and banks have not been performing their responsibilities as expected to assist the women in their small businesses. The ZAOGA and the Methodist Church in Zimbabwe were – according to discussants –the most prominent in providing business support to women entrepreneurs. This indicated the importance of linking social capital in enabling businesses (see Burt 2000; Coleman 1988; and Tundui & Tundui 2013).

The issue of church involvement in business skills and entrepreneurship training has been confirmed in the literature. Meagher (2005), Maunganidze (2013), and Maxwell (2000) had studies in Zimbabwe where they viewed the church as active in advocating and supporting entrepreneurship. The work of Chea (2008) in Ghana are also worth mentioning, where the study found out that churches influenced women's small businesses in many ways, such as providing ideas and as a platform for social networking for financial capital generation. The works of Egbert (1998) in Tanzania confirms that Mosques also provided both business skills and financial assistance to aspiring business congregants.

9.3.5. Dealing with suppliers and social capital

The research proves that dealing with suppliers was an important factor for the success of the women entrepreneurs. According to the focus group discussions, women in small businesses need good supplier relations in order to succeed. The discussants narrated the strategies they used to deal with suppliers. This is corroborated in the literature by Di Capua (2014) who argued it is vital for women to have connections with suppliers and distributors.

The discussants revealed that they developed special relationships with their suppliers and this networking was designed to give them advantages over others in the same business. Long-term use of suppliers may result in preferential treatment such as being given priority over rare stock or special extras (similar to discounts) called *mbasera*. This indicates a tendency by the women to convert seemingly bridging connections into bonding networks over time. The other social strategy used by women was the use of totems to create connections (or fictitious relationships) to strengthen their relationships with their suppliers.

For the purpose of this discussion (supplier-purchaser relations), the use of totems enabled businesswomen to leverage the relationship with suppliers. Such relationships were seen as mutually beneficial for the supplier and the buyer, as it implied an ‘automatic loyalty’ and a trust that was unlikely to be broken due to perceived kinship.

Though different in nature, the concept of totems was important in the literature (when equated to ethnicity). Den Butter, Masurel, and Mosch (2007) saw ethnic connections as leveraging social resources. Ojong and Moodley’s (2005) study indicated how ethnicity was used by the Akan ethnic group from Ghana (in South Africa) to marshal social and economic resources for a group’s entrepreneurial endeavours.

9.3.6. Previous employment as an element enhancing women entrepreneurship

Discussants indicated the importance of previous employment in making it easier for women to start businesses and build connections. Corroborating the literature (Munemo 2010), the focus group discussions indicated that previous employment was a source of vital skills, especially if entrepreneurs own businesses using the same skillset. Some even pointed out that even if the previous employment was not related to the current business, people with previous

work experience had better organisational planning and business skills than those who never had any work experience.

9.4. Bridging social capital – case of sharing information with strangers

Evidence from focus group discussions shows that these businesswomen tend not to share business information (for example, items on sale, sourcing rare stock) with their close connections (friends, relatives, or neighbours). This phenomenon is particularly different from the norm named in literature, where women entrepreneurs tend to share information with close connections (Mumuni *et al.* 2013; Den Butter *et al.* 2007; Zohir and Greene 2012). In fact, Zohir and Greene (2012) argue that women have closed networks since their businesses mostly operated from their homes rather than proper business premises.

This study showed the extent to which these entrepreneurs went to safeguard their market niches from the competition of their neighbours. Evidence from the narratives shows how women prefer to share useful information (for example, sources of unique goods) with strangers or friends who are not from the same neighbourhood. This was also done with the aim of acquiring ‘outside’ knowledge of business strategies and/or specialist suppliers in possession of members of other social networks. This demonstrates their need for safeguarding their market niches and for seeking new opportunities. Kuada (2009) concurs with this and finds businesswomen not cooperating with close people because of lack of trust and jealousy.

9.5. Being a woman in the Zimbabwean context as a business advantage

While women were positioned (by the literature and by parts of this study) as being at a disadvantage because of their position in the social structure (Munemo 2010) and in business (Mhone 1993), the findings seem to contest this. The evidence shows that this has changed as there has been a serious erosion of ‘male jobs’ in Zimbabwe as the formal manufacturing companies have either closed, relocated, or are operating at a diminished capacity. This has seen a rise in the number of women’s businesses that are focused on ‘feminine’ or women-related needs such as vegetable vending, making, and selling clothes, catering and cooking, baking, sewing, and many others, which are traditionally seen in Zimbabwe as women’s domains and embarrassing and degrading for men to join. This has meant the women’s perception was that the husband’s income contributions to the household seemed to have been reduced because of the perceived high rate of unemployment of husbands in the formal sector

where they got higher incomes previously in most cases. It indicated that in the normal situation the wives expected the husbands to make higher contributions than their wives in the household than the men are doing in the current situation.

This view of the women's gender as an advantage is corroborated in the literature by James (2012) who points out that the women are socially more acceptable in operating a daycare centre compared to their male counterparts, Charanasomboon (2014) who highlights that women are more comfortable than men in the hairdressing and beauty business. The cases of Guillen (2014), Brambila *et al.* (2014) who pointed out that women understood children's toy needs better and hence greater ease in entering such business than men are cases in point. When a group of women has common interests, they could also join each other like the women toymakers studied by Brambila *et al.*, (2014).

9.6. Creation and maintenance of social capital among the Zimbabwean women

Bourdieu (1986) paid attention to the ways in which social capital was created and maintained by the individual on a continuous basis. He emphasized the fact that the relationship, once created, must be stabilized and he argued that not all people always had the capacity to take advantageous actions. The idea of continuous or durable relationships was seen in the fact that the Zimbabwean women entrepreneurs were found to meet every week or so to discuss their matters, make contributions, offer emotional support, and contribute during times of need, such as funerals or illness – something which cemented their relations. These contributions were inherently controlled by norms where members were supposed to make contributions according to group rules. Violation of rules was punishable by an agreed set of sanctions. All these systems created some norms that more or less show the institutionalization of relationships among members of the ROSCAS groups. This evidence concurs with Bourdieu's (1986) view of the existence of "the aggregate of actual and potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition."

The Zimbabwean women entrepreneurs were linked to group membership where group members made stipulated financial and symbolic contributions. Members of the groups were required to invest their time in holding regular meetings (weekly or so). The aspect of regular

contacts agreed with Bourdieu's (1986) argument that, for social capital to be maintained, there must be institutionalisation and continuous relationships to produce long-term durable relations through continuous symbolic gestures. Regular meetings and contributions among the Zimbabwean women ensured mutual recognition and acquaintance were fulfilled in line with Bourdieu's (1986) postulation. This meant that by attending weekly meetings and accepting sanctions for infraction the awareness of members that they belonged together was strengthened, thus contributing to increase group resources and longevity. The aspect of Bourdieu's institutionalisation is also seen in other ways. The discussants had strict norms never to trade with outsiders especially for goods deemed to be available among group members and infraction of such norms would result in sanctions against the offender since such actions were deemed a threat to group survival. These norms would maintain the group making it 'durable' in Bourdieu's (1986) terms.

According to Bourdieu (1986:51): "the reproduction of social capital presupposes an unceasing effort of sociability, a continuous series of exchanges in which recognition is endlessly affirmed and reaffirmed." All this implies that members invest their own time and effort, and so doing, directly or indirectly affects their economic capital. Among Zimbabwean women entrepreneurs, this was achieved through continuous contacts through rotating credit association meetings.

In concurrence with this view by Bourdieu (1986), discussants sustained their relations via several mechanisms. They invested their time and money by having weekly meetings and making regular financial contributions. To make these investments more important and permanent the need to strengthen relations was institutionalised by rules of meeting attendance and symbolic sanctions that were imposed on members who violated the rules. The Zimbabwean women went a step further by institutionalizing castigation by making the punishment less malignant through the creation of a mutually beneficial fund from fines (creating the so-called *kodzahomwe* fund) which was used for social functions such as children's birthdays. It seemed this highly emotional gesture was symbolic in that it cemented women's relationships as it focused on the family – something all women valued more than anything in doing their businesses. The fact that discussants did not draw interest from loans given for funerals showed their intentions to invest in ongoing mutual relationships. The rules showed that there were social resources in that the Zimbabwean women entrepreneurship were inherently prepared to collectively act to rescue a fellow woman in their group, in need of

business resources and needing any form of social support in case of crises such as death or illness.

Bourdieu's (1986) theory was connected to the study by the symbolic importance of emotional events such as funerals of loved ones among the Zimbabwean women entrepreneurs. The fact that members made sure that they contributed to the funerals of colleagues shows how this emotive element cemented member relations which extended to business issues. The fact that they paid condolences to the bereaved member(s), waived interest or gave her a grace period was a sign that this was important to the group's sustenance with business as the long-term beneficiary of such gestures. This was symbolically important because members with such characteristics invoked love, concern, and trust in all things including business matters. Trust was important to ROSCAS groups and the act of attending funerals made the member pass a vital test that would also lead to her bona fide recognition as a member. It meant that a member who claimed not to have time or money for condolences would risk not being perceived as a serious and trustworthy colleague. Thus, it can be seen that the ROSCAS group which was formed for economic motives was vitally undergirded by social relations for its sustenance.

It should be noted that those who contributed as required remained trusted members and those who failed were removed. The fact that women who failed to pay were forced out pointed to the fact that those who did not have enough resources lost their membership and by extension rights to the resources of the group. Thus, as Bourdieu (1986) postulated classes of those who could afford and those who could not were created. This fact also proved that social and financial capital were indeed private goods that belonged to those who were able to maintain their ROSCAS group membership by virtue of their ability to continue to make the required periodic subscriptions.

9.6.1. The importance of accumulated social capital

Evidence of the use of social capital accumulated by parents was seen among the Zimbabwean women entrepreneurs in that, in some cases, the women became reliant on the connections created by their parents before them. This concurs with Bourdieu's (1986) view that past capital accumulation (especially by parents) had a bearing on the present in that a person who relied on social capital accumulated in the past was likely to have more opportunities open to him or her. Bea, for example, received extraordinary assistance from *mukando* women in her business

in Highfield because the women were helped a lot by her late mother and as a result, they felt indebted to offer her help whenever she required it.

9.7. Power and recognition among the women entrepreneurs – class formation

When choosing leaders for their rotating credit groups the Zimbabwean women chose individuals who have property and were of fixed abode as a mechanism to protect their money from disappearing. In terms of Bourdieu's (1986) symbols of recognition, in making choices of leaders the women entrepreneurs seriously considered the status of the leaders who were supposed to be in charge of their hard-earned cash resources. For example, those with property were considered 'suitable' as leaders as they were expected to be able to replace any money they might abuse, and they would also be less likely to be tempted by money vis-à-vis the relatively poor members. There were deliberate motives in choosing leaders who possessed symbols of affluence – which were intended to help maintain the group and its resources. These affluence symbols were also sources of power for those who held such resources.

9.8. The enabling and constraining nature of social capital

The fact that social capital was both enhancing and constraining, as pointed out by Portes and Sensenbrenner (1993), was evident in this thesis. The constraining nature of social capital was evident in two distinct ways. The enabling aspect was that the women were able to use their social capital to create resources such as financial capital to support their businesses. The constraint is envisaged in the fact that the women entrepreneurs were forced to adhere to strict norms whereby they were supposed to purchase goods and services from fellow members first before trying to source them from elsewhere. This may explain why women's businesses mostly remained stunted with low growth prospects as they were confined to closed networks. This agreed with Lin's (1999) views that open, rather than closed, networks gave entrepreneurs better prospects for success and growth in the market.

9.9. Social resources and fungibility

As postulated by Lin (1999) and Bourdieu (1986), for the women entrepreneurs, social capital consisted of the resources they had access to because of their connections such as the labour of fellow members that was safeguarded by strict norms that made sure that these resources were

perpetually available. Resources that were also seen as available to women because of their connections included ideas, financial assistance, the passing on of skills and learning of required business mannerisms in running businesses, access to supplies, and moral and emotional support. However, this help was available only for those people who were connected to the ROSCAS groups possessing the valuable resources that were expected to enhance the chances of success of the beneficiaries. All these resources seemed to pass the fungibility test as these connections of the women entrepreneurs translated into some financial advantages, for example, the connections were translated into economic power which proved valuable for the Zimbabwean women to do their business and look after their families.

9.10. Women's cultural capital leveraging social capital

The Zimbabwean women had special knowledge and capabilities concerning the types of businesses they undertook. Bourdieu (1986) raised the issue of cultural capital and how it helps social capital in his theoretical construct. This cultural capital (knowledge and understanding) that Zimbabwean women possessed helped them to navigate cultural norms. Recognising their limited educational background, constrained power position, and exclusion from the mainstream macro-economy, the women developed common cross-cutting mechanisms to softly defy the constraining social norms they faced in Zimbabwe. This has been helped by their perception and knowledge that their husbands had been generally economically disempowered by the unfavourable job environment for men in Zimbabwe. The women were aware of their superior social skills and their specialised knowledge of the urgent basic items that households needed to survive in a delicate economy. The women were aware that, for households to survive, their humble education and informally acquired skills focused on the household held sway in leveraging basic economic survival in its current form in Zimbabwe. This was undergirded by the women's clear knowledge that because of the old cultural norms, men cannot easily enter this humble female economic domain without risking some loss of face, giving the women more leverage in this 'household-based economy'.

Using their adept social skills honed by the caring culture that they grew up in, discussants managed to pool financial resources in a manners that caused their economic position in the household to be elevated in relation to their husbands and increased the support they gave to their families in the runaway economy as the Zimbabwean economy greatly deteriorated to a

very low level that has left households struggling for survival. These resources were small but have managed to prop-up some semblance of an economy to sustain households in Zimbabwe.

The respondents (because of their disadvantaged cultural position) pointed out that were more aware that the current economy needed smaller and more cautious investments (not huge resources). The respondents pointed out that they were intrinsically aware that investing large amounts in was not a strength in the current economy and could result in more painful losses as opposed to smaller losses which could be incurred when they had invested smaller amounts. Thus, for the respondents the key was to use small amounts to create small businesses with a ready household-based market. This coupled with the support of other women seemed to be the fact that the women felt was responsible for keeping their businesses afloat. The women pointed out that they saw their husbands as being sceptical about small businesses and small incomes. As seen in the findings, in order to support their delicate position, Zimbabwean women developed the appropriate language to leverage their battle in their small businesses.

Other strategies the women said they used included perseverance (in the face of a number of challenges), humility (especially with small profit margins), awareness of their humble education (and its limitations), and patience. Their networks of support undergirded by the *mukando* rotating credit culture created a dependable survival mechanism that leveraged the women's business endeavours in Zimbabwe.

Therefore, it must be seen that despite their poor educational background and cultural economic constraints the Zimbabwean women had some skills (mostly social, informal, household-based and pragmatically learned), codes, and ability to understand what is workable in their context. These have made it possible for the women to create some ability to make their business survive in a context they are ordinarily excluded.

9.11. Critical concerns on Zimbabwean businesswomen and their social capital

9.11.1. Women - hard workers whose businesses were belittled

Another serious problem brought forward by the focus group discussants was the fact that women's businesses were castigated, denigrated, and ostracized by the people and institutions that are supposed to support them. They reiterated that their ideas were not always taken seriously by institutions that should support them. Although the women indicated that this

view has been slowly changing (after men lost their jobs and had to depend on wives' meagre profits), women still face financial difficulties, especially with capital availability.

Besides the fact that women's businesses were perceived as low-profit making, women are also said to be largely confined to typical 'women's businesses' and excluded from the typical 'male businesses' such as brickmaking to which only one member belonged (thanks to a women's groups supported by an NGO called ITDG – an example of linking in action). This concurs with the literature which emphasizes that women were confined to small scale businesses (Mhone 1993; Brambila et al 2014; Perl-Kot 2014 (a); Charanasomboon 2014) and those that did not fit this description were seen as wayward (Guillen and El Shinnawy 2014). The other reason was that they mostly lacked any prior formal employment and their attempts to form businesses were viewed with contempt and scepticism (they said banks saw their projects in this light and thus they refrained from funding them). The literature has a number of cases where women had to use their social capital to overcome such stereotyping (Boclin 2014; Guillen and El Shinnawy 2014). This was an emotionally charged debate for discussants in the focus groups. They felt insulted by insinuations that they were 'unable' to do anything beyond the household because of their lack of work experience and education.

9.11.2. Perceived problems with spouses and spouses' relatives

Although in the literature authors have depicted bonding as the type of social capital where members are cemented together by common needs, common views, trust, reciprocity, and close emotional attachment (see Burt 2000; Fukuyama 2000; and Coleman 1988) this study shows that there are both positive and negative aspects to bonding social capital, with the positive seemingly outweighing the negative. The focus group discussants reported that some women entrepreneurs faced some challenges from those supposed to be close to them and be supportive of their needs and aspirations. This cannot be found in the typical view of social capital, which tends to focus only on its positive effects.

An apparent issue was that in some cases the men provided initial capital for their wives to start businesses. Some discussants felt that once they did so, some husbands seemed to play reduced roles in the households. From the reaction of the women that perception had support of most respondents and may be a sign that husbands were expected to be the breadwinners as culture dictated, even in current economic circumstances. If these perceptions of the women are anything to go by, the affected women would feel overburdened by being in the unusually

more pronounced position household regarding family responsibilities. The issue might be that previously women's income was not viewed as very important when husbands had better-paying jobs. The focus group members also in some cases, blamed some husbands for disturbing the businesses and the respondents mostly agreed in that regard. Despite the fact that most husbands were extolled for assisting their wives to start small businesses, in some cases the same husbands were blamed for demanding a share of the proceeds of the business, freeloading, and in some cases resorting to violence if their wives did not accede to their demands for money. The perception of most discussants was that the men wanted to show that they were still in control of the household situation and thus were perceived as making excessive demands for proceeds from their wives' businesses to avoid losing face to significant others. In that regard there is need to have a separate research to gauge the views and opinions of husbands regarding the evolving socio-economic developments in the household.

There were also some accusations raised against the sexual infidelity of some husbands while the women were away on business trips. The fact that in some cases some husbands were blamed for sexual relations with younger sisters of their wives was a common point raised some the discussants in all focus groups and supported by most. The reaction of the discussants to this phenomenon was that these actions (where they occurred) constituted some lack of appreciation, betrayal, and ingratitude to the wives by the husbands who did such things. The impact of this perception was so serious that some women indicated that it would better for such women to stay unmarried if husbands were so unsupportive and disruptive. Some even went to the extent of coining the phrase "*Kana tii yacho isina shuga ndinofirei?*" (if the tea has no sugar is it worth dying for?) – actually meaning there was no point in keeping attached to such a husband who brought problems to the struggling household instead of resources. Although such perceived conduct by some husbands might not have been widespread it seemed the women were aware of situations where such events occurred and that caused natural emotive negative responses from all the discussants (who are periodically absent from their houses on business and wanted their husbands to be faithful, naturally).

The perceived contestation of women's business did not end within the arena of perceived husband-wife conflict but was said to be extending to in-laws as well. This was especially true in the case of mothers-in-law who were viewed as wanting to exert redistributive rights over the wife's business proceeds. This agreed with the views on perceived redistributive rights of close network members (which negatively affected businesses) by a number of authors in the

literature (see Nordman & Vaillant 2012; Grimm, Gubert, Koriko, Lay, & Nordman 2011). In emotional discussions on the matter, some focus group members pointed out the fact that some mothers-in-law perceived the daughter-in-law's business (taken together with the husband's possible reduction of influence in household economic activities) as a threat to their rights to financial assistance from their son and saw him as 'no longer in control' of household decisions. In this contestation, sisters-in-law were perceived to be mostly sucked into the conflict on their mother's side. There were views of perceived sabotage perpetrated by sisters-in-law mentioned in the findings. This alleged attitude of some husbands' relatives agrees with the argument of some authors who pointed out that some members of close networks can undermine successful members. The works of Platteau (2000), and Sharp and Spiegel (1985) are cases in point. The implication could be that such behaviour could be expected to slow down, destabilize, and even destroy the woman business.

Focus group discussants also cited problems they had with male children who tended to undermine and destabilize their businesses (especially when there were cases of absent fathers). The narratives could indicate that male children were perceived to have a tendency of abusing money or other items from their mothers' businesses. The women perceived the possibility of disillusionment with the chronic unemployment in Zimbabwe referred to by Ndiweni and Verhoeven, (2013); Ndiweni *et al.*, (2014); Mazonde and Carmichael, (2016) could have led to them preying on their mothers' businesses.

The household economic power of the women seems to have been amplified by the fact that instead of wholly depending on their husbands in the economic sphere, the women proved to have the capacity to form coalition networks with other women to raise their own capital through the *mukando* groups and control their own marketing through inward-looking marketing strategies. This situation may be perceived to have moved in the direction of possible change in the social structure which some players least expected, creating a possible unexpected changed power structure – where women could now be perceived as becoming economically more powerful than previously, in relation to their husbands. The bargaining strength of the women in the power structure seems to have increased to a large extent in the household and the respondents felt that the husbands were somewhat uncomfortable with this development. That possibility was perceived by the discussants as not being a welcome development and was perceived as creating some resistance and discomfort from other stakeholders such as in-laws in the unfolding situation. The possible implication was that the

women's use of social capital resulted in them becoming economically (and by extension, socially) powerful than previously in relation to the husbands who normally had more power in the social structure in Zimbabwe. In Zimbabwe with its patriarchal system where men are normally the breadwinners, this development seemed to be an evolving social anomaly. These signs could be indicative of a possible transforming social structure and changing power dynamics. A more balanced research on the perceptions of both husbands and wives would be a very interesting thing to get to understand the unfolding situation in a more balanced manner.

Faced with these perceived problems from close quarters and from people who should have been supporting them because of traditional attitudes, the women entrepreneurs could need a more enabling socio-economic environment. This coupled with the dramatic perceived rise of women's bargaining power a significant structural anomaly involving many stakeholders who feel that the rise of women's business might be a threat rather than a blessing to the traditional social structure. This view of traditional or cultural resistance to the economic rise of women in Zimbabwe is supported in the literature (Tekere, 2001). This also proves that bonding social capital can have a dark side, albeit of a different nature than in the literature. This situation was perceived by the respondents as so grim that women ended up coining a vernacular phrase '*asiri weropa rako anokunyudza*' – meaning 'one who is not your blood relative can cause your business to sink forever'. This statement meant that in some cases some women now see their husbands as threats rather than blessings to their businesses and some women are now said to lean more on their own blood relatives who sympathize with them and were more genuinely helpful. This dark perception of the discussants could be a result of the serious economic decline that has result in meagre household resources.

When referring to the support from relatives the issue of some husbands' support was apparent. The discussants touched on how disruptive a force husbands were in some cases in the lives of the Zimbabwean informal businesswomen. This problem shows how some husbands (supposed to assist the wives in their business) were viewed as actually causing problems for these businesses by making excessive demands for money from the businesses of the women. This concurs with the study of women entrepreneurs in Ethiopia by Kebede and Odella (2014) where they pointed out how husbands who had initially provided finance for their wives' businesses made excessive demands and exercised control that deprived them of decision-making power. Kebede and Odella (2014) even go to the extent of stating that some women without husbands seemed better off in business since they were not exposed to such spousal abuses. The women

felt that the problem could be attributed to structural power issues where men are socially expected take exert more control. This possible development could signal a marked a shift in the social structure and changes in norms whereby husbands were the ones expected to accept an expanding role of wives in the economy of the household in the highly patriarchal Zimbabwean society.

9.11.3. Strategy for dealing with excessive demands from relatives

Discussants indicated that they had problems with in-laws who wanted to benefit from their businesses because they assumed that they were making a lot of money. The problem of excessive demands by relatives is found in the literature (Sharp and Spiegel (1985; Portes 1998; Baland, Guirkinger and Mali 2007; Berrou and Combarnous 2009; Platteau 2000). Women entrepreneurs dealt with destabilizing behaviours of mothers-in-law who demanded money by pretending to be broke. This corresponded with the findings of Baland, Guirkinger, and Mali (2007) where network members borrowed money after relatives made some demands just to ensure that they convince them that they were broke so that they would not continue bothering them (when in fact they had money in their accounts). This was an effective strategy in that it managed to give the impression that the business was not making money and thereby dissuading demands.

9.11.4. Prevalence of channelling

There were examples of Zimbabwean businesswomen being channelled into the same types of business as their friends and relatives (see 9.5.1 for example). There was also an intergenerational form of channelling whereby daughters learned business ideas from their parents and eventually opened the same kind of business. The prevalence of channelling was discussed in the literature where it was pointed out that women were mostly channelled towards certain business categories (Charanasomboom 2014; Perl Kot 2014b; and Kuhn-Osius 2014).

The danger of channelling seemed to be that most women are basically in the same types of business with little innovation and creativity (for example, selling vegetables and clothes). This has the implication that the women learned nothing new from such a redundant context and their businesses remained small with little diversification. Figure 9.2. below summarizes the business environmental context in which Zimbabwean women small-scale and micro-

enterprises find themselves embedded and the interaction of various factors affecting their success.

9.11.5. Prevalence of corruption and selective application of regulations

Discussants/discussants pointed out that some of the corruption was connected to the lack of proper business premises. The discussants in the focus group discussions reported that when women entrepreneurs attempted to go to the city council offices to formalize their premises, they met corrupt officials who *seemed* to formalize the premises, but these formalizations proved to be based on fraudulent approvals – which they only discovered after violent evictions by municipal police. Upon follow-up, nothing seemed to happen to the corrupt officers and the women entrepreneurs lost trust in the authorities and started doing businesses from their houses and undesignated places which also led to clashes with municipal police. To make matters worse, municipal officers and police were accused by the discussants of leaving the better selling spots (even in undesignated *Mushikashika* areas) to their wives, relatives, and cronies to sell from. This shows how corrupt social capital works for some and against others.

Homes proved to be inadequate spaces for business and lacked access to a wider market. There were few prospects for growth in such situations. Most women felt helpless and angry because of this situation which they felt the government had the capacity to address if it was serious about women's issues and businesses.

9.11.6. Macro actors and their impact on women's business venture

Generally, there is evidence of macro-actors influencing the women's businesses at the micro-level, something that concurs with Gelderblom's (2015) analysis of Mouzelis's theoretical construct. First, the government of Zimbabwe and the Harare City council created a distrustful business environment in which the women operated their small business. For example, the Harare City Council imposed unfair norms where there was a lot of corruption in the manner trading spaces were allocated. The city council officials allocated the prime business premises to their cronies creating open and often violent conflict between them and the entrepreneurs. The local authority also tended to be corrupt in that they took the women's money ostensibly to offer licenses to premises, but often they did not do so, leading to serious acrimony. This led to distrust and the women entrepreneurs were prepared to resist attempts to remove them from undesignated trading spaces (*Mushikashika*) as Gelderblom's (2015) argument postulates. The

sometimes-violent actions of the macro-actors (City council and national government) pushed the aggrieved women entrepreneurs together as a group against the perceived government threat. This cooperation of the women against the local and national governments has not helped since the networks were impoverished as members were basically poorer and powerless in the face of the state apparatus and its allies.

Secondly, the actions of the municipal officials of favouring their women whom they allowed to operate at the *Mushikashika* (outlawed and undesignated places) has led to conflict between their relatives whom they favoured and the other women entrepreneurs who felt they were being unfairly treated. because both the local and national governments were facing serious financial constraints, they could only offer the limited resources to their relatives and friends putting them on a path of conflict with those they did not support.

Supporting Gelderblom's (2015) argument on the impact of certain government actions, the researcher discovered that the Zimbabwean government launched Operation Murambatsvina which displaced the Harare population after their abodes were destroyed. The displacement of the urban population had the impact of destroying decades-old social network bonds that had been developed by neighbours in residential areas. This leads one to conclude that had these bonds been intact the social networks of the women entrepreneurs in Harare would have been much stronger.

The actions (and inactions) of the national government as a macro-actor can also be seen in the legal system which did not favour women as owners as inheritors of property. The implication was that, because of a lack of ownership of property, the women found it harder to get collateral to use a security to borrow money for capital from the banks, hence their dependence on expensive options such as money lenders who charged high-interest rates. This became a serious handicap for the women's capacity to create a larger business or grow their small businesses that they created from the limited funds from rotating credit associations.

Macro-actors were also responsible for the women's inability to access financial capital in Zimbabwe due to their control of the legal system that enhanced or inhibited such access. As has already been expressed by the women entrepreneurs, the women lacked the collateral required to get loans to grow their businesses from the banks. In Zimbabwe, the legal system created by the government as a macro actor had not taken active steps to accord and/or enforce women's property rights despite some weak attempts to do so. Therefore, the women could

blame the government as the only force that can permanently rectify their situation for them to be able to access funds from the banks. The government also had the capacity to create an enabling environment for women's businesses using minimum financial resources.

9.11.7. Inadequate institutional assistance and women response mechanisms

In the focus group discussions, most of the discussants indicated that women entrepreneurs had been failing to get loans from the banks and state assistance for their small-scale businesses. Even in rare cases where banks were prepared to provide loans, they did so on their own terms, not in accordance with the women's business needs, plans, and aspirations, leading to an 'adapt or die' situation. Banks favoured funding groups over individuals to mitigate risk, forcing some women into uneasy (or unstable) alliances. The women so this as attempting to force them to conform to a 'bank model' as opposed to their own one. The point was that, as seen in the majority of cases the women preferred to do business as individuals with control over their destinies. In the 1980s, the Zimbabwean government attempted to force similar cooperatives, but, as this ended in economic disaster, few were in favour of the bank's strategy. It is this conspicuous absence of bank and government aid that could be viewed as the cause of new players filling the vacuum (namely, informal money lenders and the church), and women adopting rotating credit associations as measures to address financial capital challenges.

The women created some mechanisms to protect their pooled financial resources which were measures designed to maintain their survival and make their life easier. In line with safeguarding their pooled business (*mukando*) money, the rotating credit groups developed other mechanisms (as an extension of *mukando* concept) to contribute to other needs, social issues and events, such as weddings, birthdays, illnesses, and bereavement. The fact that they agreed on such a side funding arrangement legitimized the collection of money from members. The institution was based on what became known as *kodzahomwe* (see Chapter 8). According to the focus group discussions, *kodzahomwe* came from fines paid by members for various infractions such as coming late for meetings, late payments of contributions. This additional fund ensured that ROSCAs money that was intended exclusively for business purposes was not misappropriated. Thus, the new *kodzahomwe* fine-based fund was legitimated as a protection mechanism for the main ROSCAs funds and conflict was mitigated by the fact that the money went back into the fund (meaning that even defaulters could benefit from it). This solved several problems for the businesswomen. Firstly, it served as a mechanism for social control to ensure errant members toed the line for the life of the network. Secondly, it brought

unity by making everyone benefit from the *kodzahomwe* fund. Thirdly, over time it taught members financial discipline and the need to adhere to regulations. Lastly, the *kodzahomwe* concept ensured that women's other day-to-day household needs were met through the additional fund without too much pressure on the substantive ROSCAS funds. This demonstrates mature, productive resource mobilization and progressive ways of resolving issues while pursuing women entrepreneurs' development agenda.

9.11.8. Social capital as a constraint for women entrepreneurs

A key observation that emanated from the study is the prevalence of negative aspects of social capital in agreement with Portes (1998). First, there was evidence of a tendency by groups to stifle the freedom of individuals on the aspect of doing business. The women's groups discouraged network members from doing business with people and entities they considered to be 'outsiders.' Such actions, while they were meant to be protective of group resources, tended to stifle or constrain the actions of individuals who feared retribution or negative sanctions from fellow group members. This 'us' versus 'them' behaviour created an unhealthy scenario that thwarted any possibility of members building wider networks of cooperation that could bring innovative information or resources to the closed homophilous women's groups. This situation may be the major reason why businesses of the Zimbabwean women entrepreneurs remained small with diminished growth prospects. The groups suffered from information redundancy because they were closed and had strong norms that controlled group behaviour.

The second of Portes's (1998) negative elements of social capital was apparent among the Zimbabwean women entrepreneurs. This was the prevalence of less successful members making excessive demands on the successful members. While husbands were initially supportive of women's business initiatives, providing support with financial capital they were perceived by the discussants as mostly making some demands (later) on the women's businesses. Using the leverage of having provided capital and being traditionally the powerful heads of their households, the men were viewed by discussants as demanding part of the business proceeds from their wives' businesses to satisfy their personal 'recreational' purposes such as drinking with friends. That could be a problem of the husbands and wives having to adjust to the new and evolving norms in the household caused by the decline of the formal economy. To exacerbate the situation, the erstwhile dependents of the husbands such as mothers-in-law were also perceived as exerting pressure on wives to provide for them as the

husbands formerly did. These demands were perceived by the women as a cause for concern among the women entrepreneurs and a cause of conflict between the women on one hand and the husbands and their close relatives on the other. As a result of that, some women tended to think that the husbands needed to be more supportive in this tough economic situation. There was a very ambivalent trend in some cases which indicated the fact that close social networks could also be constraining or outright disruptive, or they could be helpful. The study proved that in some cases closed networks acted as inhibitors to women's entrepreneurship rather than enhancers, although holistically they were indispensable to women's success in business.

9.12. Trust issues as vital for Zimbabwean women's social networks

The other critical implication in this thesis was seen in several trust issues that arose and affected women's businesses. To safeguard their resources the women resorted to close and cohesive trust-based networks in which members were assured that members met their obligations and valued reciprocity which perpetuated vital relations. First, there was the impact of the liquidity crisis in Zimbabwe on the trust level in women's rotating credit associations. Trust proved to be a very important resource as an aspect of the dense social capital used by the women small scale entrepreneurs to ensure the success of their businesses in Zimbabwe. It was noted that the trust/distrust dichotomy proved to be a very vital aspect of the language rhetoric of women entrepreneurs' social capital. This was supported by Kuada (2009) who argued that trust was vital for members to get access to the resources of a network. The trust element among the women and possibly the fact that the women were in the same predicament were able to lead to intragroup loyalty and cohesion. It is undergirded by the lack of support by banks, national and local government for women small-scale enterprises which made the women know that they had only their colleagues to depend on. That defined the line between the success or failure of women business enterprises in the Zimbabwean context. The decline of the influence of banking sector (thanks to government socio-economic mismanagement), was perceived by the women to have led to a great increase in the creation of trust-based rotating credits associations (ROSCAS) that have proved to be so important to the survival of the women's businesses. The establishment and operation of new women's' businesses in a very desperate and delicate economy were heavily dependent on issues such as reciprocity transactions, trust and support without which women's businesses could be under threat and not likely succeed (especially the aspect of resource mobilization).

The problem was that the illiquid situation in the economy had the effect of increasing the chances of ROSCAs members to default on their obligations, creating trust issues as the women struggled to reciprocate. This observation concurred with Gelderblom's theoretical postulate where he pointed out that in the absence of support from macro actors' social capital struggled to make any positive impact. This appeared to be a fact since the Zimbabwean government has failed to provide financial support to the small-scale women entrepreneurs ostensibly due to budgetary constraints. The Zimbabwean government, as a macro actor, has failed to provide an enabling environment for the women. Instead, it has unleashed the police on the informal sector business owners (which included the women entrepreneurs) creating serious conflict and distrust. This agrees with Gelderblom's (2015) theoretical view that in the absence of government support social capital on its own cannot make agents such as the Zimbabwean women succeed. This implied that these women could still need government subsidies for them to successfully grow their businesses.

Therefore, the vitality of trust-based social networks in the survival of women's informal businesses proved to be entirely indispensable. The study proved that women needed more support in the nascent or formative years of their businesses when it was vulnerable due to a lack of financial liquidity. At this stage, women proved that they needed more confidence and support to ensure the success of their business enterprises. This was especially true as in the literature most small businesses were reported to die in the formative years or even months. In the formative years, business owners pointed out that they needed more reassurance and confidence building which the illiquid economic situation and the broke government could not provide. As pointed out in the literature by Meagher (2009), and Berrou and Combarrous (2009) the women's dependence on their social capital was the result of the total collapse of Zimbabwean formal institutions which they did not trust. This was exacerbated by the fact that the women had limited choices due to a lack of education as already stated.

The dire economic situation in Zimbabwe coupled with rampant unemployment put women in a great trust dilemma between having to sell on credit (to hasten stock turnover, especially for perishable commodities for which they lacked adequate storage) or asking for cash from customers most of whom were unemployed and thus had the potential to fail to pay up. The women resolved that challenge by creating personal relations with those customers they were not related to who had stable jobs (as opposed to relatives and friends who were a payment risk and could not be aggressively addressed to pay-up for fear of psychological impacts) and thus

reducing the risk of failure to pay in case of credit sales. This showed that relatives were not trusted to pay sums of money owed, but strangers with means to pay were trusted to avoid defaulting.

The fact that as more and more women were channelled into similar types of businesses there was the risk of too much competition has some trust implications as well. This competitive environment in a limited market where all the women were forced to sell similar wares led to the women being more reluctant to share information about suppliers with other women in the same geographical area as a market protection measure. Instead, they preferred reciprocal sharing of such information with strangers on the same level as themselves whom they met on their trips abroad or far away from their locality (who could not be potential competitors).

Another trust issue that was noted was that most small-scale entrepreneurs did not like the idea of employing relatives in their businesses because of the fear of hurting relationships. They felt that although relatives initially did not claim to desire big salaries, they later made some demands for payments. The women saw employing relatives as a recipe for problems in social relations with many other relatives who would end up accusing the woman of belittling social relations, insensitivity, and business-centeredness. Thus, employing relatives was shunned because it placed women in perilous positions socially with members of their own families. Employing relatives involved too many stakeholders – a socially expensive venture.

Trust issues also arose over how the women entrepreneurs dealt with the national and local governments as macro actors. Corruption against women in business was rampant. There was overwhelming evidence indicating a high prevalence of official corruption linked to constraints surrounding access to business premises. Women complained that the municipal officials, ZRP, and the municipal police take bribes from them, negatively impacting their businesses. The women claimed that there was a lot of corruption by municipal officials on the issue of licenses for premises which mostly proved to be fake. The women also accused the police of harassing them for selling from the so-called busy but undesignated places (*Mushikashika*), yet they were allowing their own wives and relatives to sell from these ‘undesignated’ places without any negative consequences. This is supported by Coleman’s (1998) view that close relationships enhance trustworthiness. This agreed with Gelderblom’s (2015) analysis of Mouzelis’s theoretical framework which postulated that macro actors could influence micro situations either positively or negatively.

The women entrepreneurs also accused the municipal police and the Zimbabwe Republic Police (ZRP) of confiscating their wares and thus decimating the chances of business success for these women. This has also led to running battles between the women and the police. The result has been that those not supported by the security apparatus have formed their networks with each other but have limited resources in those networks. This concurs with Gelderblom's (2015) argument where he pointed out that as macro-actors were the ones responsible for the creation and imposition of norms when they imposed unfair and inequitable norms distrust prevailed between them and subordinate groups resulting in these groups combining their resources, but since they have impoverished resources, they are unable to succeed. However, in the Zimbabwean case, the macro-actors (local and national government) were accused of unfairly enforcing norms, through corrupt tendencies of allocation of selling areas and taking bribes. As Gelderblom (2015) argued there were serious conflict, distrust, and lack of cooperation because of these developments. Gelderblom's (2015) position is that where macro-actors favour one side over the other there would be conflict as seen in this thesis. A case in point was the conflict between those close relatives of municipal and police officers, and people with certain political affiliations who could sell at the lucrative Mushikashika where other women entrepreneurs were violently forbidden. This aspect led to a division between those seen as allies of the government and those seen as its opponents. Because of these challenges, most women resorted to selling their goods from their houses wherever possible. However, operating from houses had their own challenges such as lack of exposure to open markets and health and safety concerns associated with operating from houses.

9.13. Power issues impacting women's businesses

The issue of power was also apparent since the women needed the power to enhance their agency. The women were, to a considerable extent, able to use their social capital to mobilize power. They managed to derive power from their ability to form ROSCAS groups which gave them access to financial capital. Since the women have the ability to use their business capabilities and connections to mobilize their own capital, they had the power to plan for and use this money for the superordinate purpose of household survival. Because of the husbands' perceived altered economic situation, the mere possibility of the wife quitting the business was viewed as possibly leaving the household dangerously exposed to extreme impoverishment – without a adequate sources of livelihoods. The fact that the women respondents seemed acutely aware of that leverage was important. Therefore, the women derived power (may be

inadvertent) from the unfortunate economic situation of their husbands who could no longer claim the monopoly of being the main breadwinners in the household. The situation meant that then wives were, therefore, able to negotiate more bargaining power from the husbands that formerly had more power from a traditional viewpoint. Such a position could be key for family survival.

The second source of women agency power is connected to the first. This was based on the fact that most businesses the women carried out were said to be almost exclusively female businesses and the respondents claimed some sort of monopoly in understanding, planning, and running these businesses compared to their husbands. What strengthened that was the fact that the women's claimed end customers were mostly women as well. The power to act in this business, therefore also perceived as deriving from the fact that the husband would not find it easy to take over from the woman without exposing himself to some ridicule. Thus, the situation (if true) left the women more powerful than before. However, this perception by the respondents that were women could be challenged if the men were roped in a new research to give their own views to this perception. It is unfortunate that this study is one-sided

9.13.1. Financial capital as a challenge in context

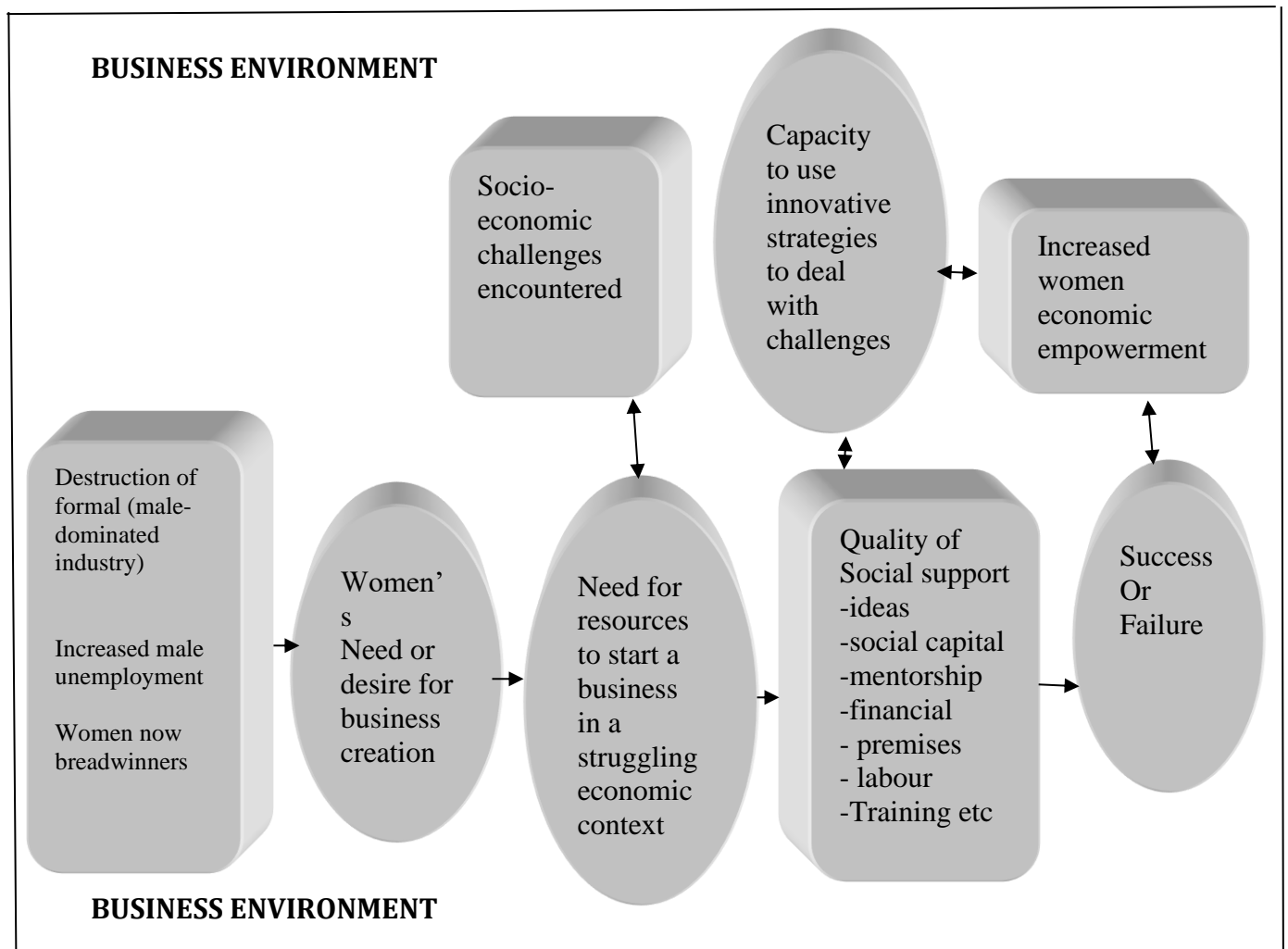
The issue of the unavailability of financial capital was a serious one to all focus group members. They pointed to the lack of government and bank support as serious setbacks to their business enterprises. This view about women's failure to get finance from banks is highlighted in the literature (Kuada 2009; Mboko and Smith-Hunter 2009) Despite the other options, discussants lamented that the funds had always been inadequate and too small to ensure the growth of their businesses. The discussants also complained that the lack of bank and government support forced them into the hands of profiteering informal and unregulated money lenders. The problem was also prevalent in Ghana where banks did not adequately support small – scale businesses (in which women's business were embedded) thus presenting a challenge (Hampel-Milagrosa 2009; Kuada 2009).

The other facet of the problem was that because of the weak Zimbabwean economic context, the women have largely been forced to sell on credit or risk their mainly perishable goods going bad because of poor means of storage. This has added to their business woes in addition to many defaulters who end up killing their businesses. Even the rotating credit associations (*mukando* groups) have not been spared from the liquidity crisis as many members fail to pay

back loans and by so doing, jeopardize the only viable means women have for raising business capital. From the discussions, focus group members did not seem to blame defaulters in the ROSCAS too much but rather blamed the government for lack of good economic policies aimed at aiding women's businesses. This concurs with findings of Mhishi and Kapingura (2012) in their studies in Chinhoyi, Zimbabwe where small-scale businesses had to borrow from micro-credit institutions with exorbitant interest rates because of liquidity problems blamed on poor macro-economic government policies. In this context, the fact that the women have succeeded in keeping their *mukando* groups going is a sign of great resilience and ingenuity.

9.14. Model summarizing the context of women's business in Zimbabwe

Figure 9. 1: Zimbabwe women entrepreneurship development model



This model derives from the findings and was designed to put the entrepreneurship of Zimbabwean informal entrepreneurs into perspective and can be used in similar contexts where resources are scarce. This model was constructed based on evidence from the findings in this thesis. In this model, the key components are the women surrounded by the business environment which offers enablers and disablers. One of the enablers is the destruction of formal industry which moved the economy from the formal sector to the informal sector where women are traditionally the major players (Ndiweni and Verhoeven, 2013; Ndiweni *et al.*, 2014; Mazonde and Carmichael, 2016). The model (based on the respondents' perceptions) assumes that the men were once employed in their large numbers in the formal sector, but they

were now unemployed as a result of the demise of the formal sector. The men were perceived by the respondents as not being very willing to work in the informal small business sector where the profits are small and they lacked experience, although they had no choice, but to enter the sector. From what the literature portrays, the men are relatively new players in the informal business sector. As a result, the women have dominated the informal sector. A research to establish the exact extent of the men's involvement in the informal sector may be needed as this study mainly focused on women respondents who may have given biased views.

This unravelling demise of the formal sector industries in Zimbabwe seemed to have become the opportunity for the women to negotiate their position in the social structure although traditionally they have been in this sector. As a result, the women do not only have the desire to continue to strengthen their presence in the informal sector but have the technology to do so. Their key technology is organizational skills for group work in the form of social groups to raise capital through rotating credit associations and supporting each other. Their other driver is the need to save their families from poverty, so the desire is there to do business – it is an imperative not much of a choice as men can no longer adequately provide as before. The findings showed that the husbands supplied small initial amounts of capital and trusted the women to make a profit from that. These findings concur with studies by Kebede and Odella (2014) where Gurage men supported their spouses with start-up capital and the women managed the businesses.

According to the discussants, the socio-economic challenge in Zimbabwe is so daunting, and it requires the patience that the men were perceived not to have. From the discussant viewpoints, the resources that were available were scarce and scanty, but they must be preserved through some business activity – no matter how minuscule. The discussants felt that only the women can keep cycling the small resources and preserve them using their capacity for social networking because of their patience and experience in using meagre capital resources. The discussants indicated that from their experience with men, men always have bigger dreams that needed more capital (which is not available at this point). Therefore, the Zimbabwean women used every opportunity to save by using their social capital. They did that by cultivating relations at every stage. For example, discussants' views show that they used connections to help on several aspects of their businesses: financial capital generation, supportive relations, getting help with childcare, risk management, supplier relationships,

transport-related relationships, handling potential competitive behaviour of friends and relatives and running their businesses.

The paradox is that these seeming expenditure points are also saving points that preserve and maintaining scarce resources in a difficult environment. The resources were a trickle, but they resulted in savings not dissipation and that perpetuated businesses. The cake was small, but the women used social capital technology to improve it and enlarge it so that everyone (their own network members and their families, other outsiders and even the government) could benefit. The women's ideas and their social networks are the main tools that generate everything and create and run the business. Women's social networking capability entails their distinct ability to make incremental innovative business strategies that only women's caring nature and patience can sustain. They care for each other with more cooperation than the competition and they have superordinate objectives that act as a perpetual cohesive factor for them. So, the women are forced to do something by circumstances. According to the discussants the husbands are not on the frontline, so they do not have that 'advantage'.

Empowerment happens as a consequence of several factors. First the discussants felt that the men did feel comfortable doing what was normally seen as 'women's' business. According to the discussants, in Zimbabwe's economic situation the men are in an unusual economic situation working in the informal sector, but women have long been used to selling daily (than the men who only joined in larger numbers recently) to provide for the household accumulating bargaining power in the process. Second, the women now make many decisions in their businesses – for example, they decide how to get capital, what business to do, which group to join, which supplier to use, what to buy for food at home, and many household decisions that have been traditionally reserved for women. Second, with the men having employment challenges women may now be assumed to have the ability to bargain and get more recognition from their husbands. From the discussants' viewpoint, for family livelihoods the women's business efforts have become more important than before. Through this process, some power is gradually shifting from its traditional base – the husband to the woman who has been getting more resources under her control as men are perceived as neophytes in the informal sector compared to the women who have traditionally dominated it.

Perceived success for women comes in a number of forms. These include the ability of the women to feed their households day in and day out. Secondly, it comes when they see their children going to school and decently dressed and healthy. Success also comes through the

ability to keep the business going, though in what other outside observers may perceive to be small businesses. Their social capital keeps the business alive all the time.

The model has several implications for women entrepreneurship in general. First, women's businesses can thrive where men's businesses face challenges and therefore both may be viewed as complementing each other. This means that supporting women's businesses results in a healthy and stable economy, even during economic upheavals. Secondly, where women desire to create businesses, they require support because of the socio-cultural challenges they face the world over. Lastly, the key determinants of the success of the women's businesses are social support (found in the space in which they are embedded) and the women's capacity for innovation.

9.15. Contribution of the study

This section answers the question of how social capital was used by highlighting and explaining how different types of social capital were used at each stage of the development of the Zimbabwean women's business ventures. From the narratives, the women's businesses followed a particular pattern or path with social capital implications that are not alluded to in the literature and may thus make a unique contribution to knowledge. This is explained below.

9.15.1. Contribution to theory – The discovery of a social capital lifecycle pattern

The researcher discovered that certain types of social capital were typically used at different stages of development of the women's businesses. It shows that women's small business followed a certain trajectory that ended mostly with stabilization and possibly decline if not well managed. In all this growth was not a critical factor in the usual sense of the term. Each stage of the trajectory had certain considerations, motivations, characteristics, key focus areas underpinned by critical social capital that underpinned its success (or possibly failure). This is presented as a lifecycle depicting the type of social capital used at each stage and how it fitted with the motivations and situational factors.

The lifecycle showed 4 distinct stages. The stages are classified as; the formative stage, the realization phase, and the stabilization stage (short of real growth). These together with the status of the business owners, characteristics of the business and the type of social capital used at each stage are illuminated here.

The formative stage was when a new woman entrepreneur was about to start a business. The motive was likely to do business to solve problems in the household – in the case of Zimbabwean women, it typically was that the husbands lost their jobs and sources of livelihoods were under threat. The entrepreneur at this stage was characterized by a lack of confidence and needed support with ideas, advice, and moral support to ameliorate the deteriorating economic situation. This kind of support could only be available from close confidantes or people the new entrepreneur trusted that they could not judge her and would be interested in her success in an emotional way. These would be sensitive to all the minute needs of the entrepreneur. Such people would only be close relatives such as parents, siblings, spouses, offspring, close kin and close friends. Such people would be prepared to impart skills and offer free advice and finance. They would thus be prepared to accept the neophyte into the rotating credit associations (ROSCAS). Considering the household economic viability situation, the husband who has lost his earnings might also have to offer his money from terminal benefits and bet it on the wife's business, so the husband will have to offer moral and material support that the wife so badly needs at this stage.

So, at the formative stage, the women entrepreneur enters the business, which is more like an experimental stage. At this stage, the new businesswoman will be on a learning curve. She will be learning how to adapt to ROSCAS ways, who her customers are and what and how much they need, for how much, when, and so on. The neophyte will also be learning to trust her new business colleagues at the selling place and as a result, she is the one selling all the time and when she goes to buy stocks she has to close shop (as she has no helper) and she cannot let her new business neighbours stand for her for the short time she has gone to order stocks. As a consequence, she loses money as her customers come and miss her. Sometimes the husband supports if he is not having a piece job elsewhere. At this stage, the quantity and quality of bonding social capital (especially spousal and children's support) make a difference between the woman's success or failure.

The second stage is coined the realization stage or the aha! phenomenon. At this stage, the woman would be realizing that the business experiment would be working and worth continuing and the husband would be seeing results and recognizing the woman's new boosted contribution to the household. At this stage, customers are used to buying from her and a link has been established, and they refer new customers to the business. The old customers are her social capital in acting as references to the new ones.

The woman realizes that stocks get finished before customers are satisfied with the risk that she might lose them to others if she does not act fast enough. She realizes that what she needs is more capital for satisfying the growing customer base. Then she turns to ROSCAS, but they can only give her money equivalent to her current contribution and she must get money from elsewhere. Here social capital comes into play because she must find information on which source can provide cheap money. She seeks information from fellow ROSCAS members about lenders who can provide money with less interest. Her adviser(s) introduces her to the lender and the lender agrees to lend her using her colleagues as a sort of guarantee in case of inability to pay.

She will then order more stock and work much harder because she must repay the loan and *mukando* money as well, but her business has grown another notch. She needs discipline and her friends are available to offer advice in that regard. She must build good supplier relations to ensure that she does not disappoint and lose her growing customer base. At the same time since her 'friends' have introduced her to the lender and are giving her advice trust accumulates. Because of the accumulated trust and the fact that she now has a customer base that she must maintain she cannot afford to close the stall because customers will come looking for goods. Now she can afford to let her 'friends' in nearby stalls stand for her while she goes to order stocks, so her stall will remain open while she is away (she also does the same for her colleagues). Reciprocal social capital develops and is cemented. The use of suppliers and money lenders means that she has graduated to linking social capital which is more enhancing and an additional relational determinant of her success.

The third stage is the stabilization stage. At this stage, the women, are more confident in their business activities. They now start proposing higher contributions and recommending new ROSCAS platforms such as sanctioning late payers and late meeting attenders by fining them and creating a mutual fund out of it. They are all not worried about paying the fine because it is done in good a spirit of unity, they can afford to pay it, and it is their money which they can use to satisfy their other non-business needs by sharing it among all members. At this stage, *mukando* leadership evolves from elitist leadership to rotated elected leaders by group members as members are no longer security threats to group resources. Stabilization and success are thus measured and perceived in relative terms from the women entrepreneurs themselves. The problem is that stabilization entails the deft ability and skill to maintain a delicate equilibrium or in ensuring the right relationships are not compromised and growth ambitions carried some fear and uncertainty as growth would mean developing uncharted relations. If the relations and

resources are not properly managed or if supervening forces caused an upset in the balance of things the business would go into decline and eventually die. Thus the skill of the entrepreneurs to maintain the delicate balance seemed important throughout the lifecycle.

In conclusion, it may be worthy of looking at the implications of the model for the women entrepreneurs. Implications of the model are on both the positive and negative sides. On the positive side, the women have developed the capacity to identify problems and deal with them and the ability to marshal social capital to exploit opportunities and overcome the problem. In this regard, there is space to move to other social capital types to accommodate possible growth and avoid stabilization that entailed being satisfied at a lowly stage (before actual growth) where the women felt they were alright with no ambitions for further development. However, there are some negative implications. First, the notion of growth for the women is more localized as they compare their business with other smaller businesses and are satisfied that they are meeting their household needs well. That constrains their notion of growth. Stabilization (rather than growth in the usual sense) seemed to bring satisfaction for the women as it helped them to succeed in providing for their families. Secondly, there is too much dependence on bonding social capital which constraints potential for real growth into formal businesses. Lastly, the dependence on informal lenders who can only supply limited amounts of funds does not seem to support serious growth possibilities. As a result, the women became satisfied as long as the money they got from the business was able to provide their immediate basic needs and they were contained by their group's normative order that promoted conformity at the expense of growth through reaching out to other networks to get more resources. That agreed with Lin (1999), Portes (1998) and Burt (2000) who argued that bonding stifled the growth of businesses

9.15.2. Knowledge contribution: The deprivation-development paradox

Evidence suggests that, in the prolonged dire macro-economic situation in Zimbabwe, disempowerment and disadvantage have led to paradoxical positive changes in the social structure for women. The paradox that while the country is suffering from economic and political decline, the number of women involved in small business has increased dramatically by necessity – a phenomenon the researcher calls the deprivation-development paradox. This change seems to be that women, as a previously disempowered group, have been empowered without central policy direction from the government. What the government of Zimbabwe tried to create through deliberate policies and initiatives of empowerment (such as the creation of

the Ministry of Women's Affairs and Community Development – see Chapter 1) is happening on its own without a pilot to direct it. It shows the virility of soft – as opposed to hard power in driving change. It seemed that the absence of serious government policy to direct the women empowerment project and the diminishing influence of men's jobs were blessings in disguise for women and for society. Maybe the traditional ability of women to accept fewer profits and the objective realities of the economic situation, as long as their families survived, was a plus to their social standing as heroines who are more capable of realistically evaluating and adapting to situations.

This perception by discussants shows that women have great resilience and capacity to survive dire economic situations because they are socially equipped in many ways including in their patience, ability to use frugal resources and the capacity to build long-lasting mutual social networks of support to maintain those resources. This is a clear indication that women can play a greater role than originally realised in the economy as leaders than mere followers because of their resilience. Society can, therefore, learn much from the resilience and capacity for survival of the women and that there should be greater visibility of women and their involvement in the economy as equals. The dire macro-economic situation that led to this observation could be a blessing in disguise for both society and the economy in the long term. The study demonstrates that through their capacity to create resilient and long-lasting networks, women are a more indispensable asset in economic development than previously realised and economies can survive hard situations when women are leading or more involved in development. This entails that women must be involved actively not only in the implementation of policies but also in agenda-setting processes at the highest levels in order to have more inclusive development.

9.16. Summary

The chapter discussed issues raised in the findings of this thesis. It focused on the social capital issues found in the case of Zimbabwean women small-scale entrepreneurs and how they compared with what is in the literature and the implications for women's success in their business endeavours. The discussion covered demographic issues of the discussants and their implications for the women's business. Issues of social capital types used in generating business ideas, obtaining financial capital, the use of social capital in business processes, and the manner in which it is used were also discussed. The chapter also deals with the issue of

application of social capital in skills acquisition by the women entrepreneurs – where they were acquired, how they were obtained and their outcomes. In all these issues it was determined whether bonding, linking or bridging social capital were used by the women. The chapter also analysed the challenges encountered by small-scale women entrepreneurs and the ways women have devised to deal with them. Lastly, it was determined, as also confirmed in the extant literature, the women in Zimbabwe used their social capital but the context in which the women entrepreneurs were embedded was a key determinant on the manner in which they used their social capital.

CHAPTER 10

CONCLUSIONS, RECOMMENDATIONS AND POLICY IMPLICATIONS

10.1. Introduction

The purpose of this study was to describe and explain the role of social capital in the success or failure of women's small businesses in Harare, Zimbabwe. Its objectives were to outline the types of social capital used by the women, why they used their social capital and how they used it to make their businesses succeed. The research used the qualitative approach to provide an answer to the fundamental question: What is the role of social capital in determining the success or failure of the businesses of Zimbabwean women entrepreneurs? Social capital is defined as resources that are available to an individual by virtue of belonging to a group or social network. This chapter presents the conclusions drawn from the findings and sifted from the discussion. Recommendations that follow from the findings are given to influence policy in the face of accumulated evidence in this thesis. The thesis points out that the small-scale women entrepreneurs in Harare used their social capital to leverage their businesses.

10.2. Conclusions drawn from the study

The characteristics of the Zimbabwean women entrepreneurs were key determinants of the types of social capital that was available to them and how they used it for the success of their businesses. Such factors included their level of education, having some dependents that needed care and doing business from the home. The conclusions that were reached are highlighted and described in this section.

10.2.1. Dependence on bonding and linking rather than bridging social capital

There was evidence that the women generally depended on bonding, linking and bridging social capital. The women primarily depended on bonding social capital compared to the other two. The reason was that due to their small size and vulnerability the women needed support from people they trusted with business ideas, start-up capital, and the boosting of their confidence in the new business they were creating. Bonding social capital was also evident in skills transfer from friends and relatives and reciprocal exchange of labour. Women also

depended on bonding social capital from their migrant relatives who provided them with support in various forms. Sometimes provided funds for business start-ups. They also helped the women to find jobs abroad and also offered them accommodation while they worked abroad to raise capital. On selecting the informal money lender to borrow from, the money lenders depended on advice from colleagues. The women also had other needs that close people could provide such as childcare and people to stand up for them while they went around ordering stock for their businesses. In all this trust was a critical factor as the women needed reliable allies at that stage. However, a major problem was that because of their limited social networks, the women's businesses largely remained small. This was because women's ROSCAS enabled them to generate limited capital for business.

The women also depended on linking social capital to a large extent. Linking social capital entailed having connections that were not on the same level as the women, but on a higher level. The linking social capital for the Zimbabwean was in the form of linking to politicians, religious organizations, suppliers, and previous employers (in case of those formerly employed). Their links provided skills (as in the case of Churches). Suppliers provided favourable terms on the ordering of goods for re-sale and previous employers provided a vital business skills base and connections for the women who had prior employment.

Though bridging social capital was not very popular locally among the women because of the need to avoid competition it was used with strangers. It was useful in sharing information during trips abroad especially sharing information on ordering of special goods for resale – for example, price and availability issues.

10.2.2. Prevalence of structural setbacks

The women entrepreneurs suffered from certain setbacks that were related to the Zimbabwean social structure in the form of structural resistance from certain agents. First, there was perceived conflict between the women entrepreneurs and their spouses due to changes in the household contribution roles. In most cases the women became breadwinners and that was not easily acceptable in the Zimbabwean society which is highly patriarchal. This conflict was perceived as extending to the in-laws of these women who used to expect financial support from these women's husbands as breadwinners. This conflict was perceived as destabilizing for the affected women's businesses and there were reported cases where the in-laws could try

to sabotage the women's businesses to indicate their displeasure. The discussants indicated that in some cases, the spouses used violent means to demand money from the women's businesses.

10.2.3. Power shifts in the household

There were some shifts in the power structure of the household. Now, because of the scarcity of male jobs (as industries either downsized or relocated abroad) the women found themselves in a situation whereby they could negotiate for more power than before in terms of decision-making power and influence in the household. The women were able to negotiate more power than before, to make contributions to the household and, by extension having some more influence in the decisions of the household than before. The possible shift in power to women in Zimbabwe is supported in the literature and was seen to be the result of empowerment of women by government policy during ESAP as women were perceived to be the major beneficiaries of the creation of informal businesses such as flea markets and cross-border trading (Chibisa and Sigauke, 2008). To support the position of women relative to men Chibisa and Sigauke (2008:38) point out that "Informal trade is also a source of economic empowerment to a large number of Zimbabwean women who cannot be absorbed in the formal labour market." This statement, (taken together with other views in the literature) implied that the formal labour market mainly employed men and that men were mostly affected when the sector collapsed and that even if the men later joined the sector the women were way ahead in terms of experience in running businesses in the sector, hence the perceived power shift.

10.2.4. Women's resilience as social change agents

The women proved to be resilient agents of change. The women managed to develop several survival mechanisms. In line with Portes (1998) concept of bounded solidarity and reciprocal exchange, the women created rotating credit associations (ROSCAS) to raise business capital in a difficult socio-economic environment. Secondly, the women developed some social control mechanisms to ensure that members toed the line and thus led to the preservation of ROSCAS as financial capital sources. For example, small fines were used to 'punish' those who failed to follow the group's rules and the fine proceeds were used to augment the women's cash contributions. Thirdly, the women safeguarded their supplies by cultivating closer relationships with their suppliers such as bus and taxi operators. Fourthly, upon discovering that they did not have workers (as they did not employ people most of the time) the women depended on the reciprocal exchange; giving their own labour to fellow group members with

favours being returned in an obligatory and reciprocal manner. The women also started borrowing from moneylenders to augment their financial capital from ROSCAS. For them to do that without getting too much into debt traps, the women consulted colleagues before selecting a lender so that they went to the lender with the most favourable interest rates. Fifthly, the women also tried to protect their businesses by resolving that they traded mostly amongst each other to the exclusion of outsider groups. This shows how bonding social capital acted as a double-edged sword because it shows that it could be both constraining and enhancing. The other method the women used to avoid giving financial support to their demanding in-laws was by faking that the business was not able to make any profits. As a result, they pretended to borrow the money they used to assist their relatives.

10.2.5. The importance of trust to undergird women's businesses

The issue of trust proved to be a very important factor for women's business ventures. The element came in several forms and instances. First, the rotating credit associations were based on trust and were created by people who were closer to each other and had known each other for a long time such as friends and long-time neighbours. This ensured the fulfilment of obligations and the maintenance of group solidarity. Trust was also evident in the relations between bus and taxi drivers and the women entrepreneurs. By ensuring that they got had guaranteed transportation for their wares from suppliers to customers, the women kept their customers satisfied. This ensured the success of women's businesses. The women got special fares for being loyal customers and that resulted in savings for the women – a key measure of success. On the contrary, most of the women distrusted their in-laws as they were seen as a threat because they were too demanding and thought they had rights to proceeds of the women's business.

10.2.6. The dire economic situation and opportunity versus constraint

The interesting thing was that the difficult economic situation had ambiguous results for the women. It led to the advancement of the businesswomen's position in society with expanded bargaining power. This was unintended can be attributed to the macro-economic situation whereby the traditional breadwinners – the males are said to have lost their jobs or had diminished incomes than before. As a result of this, the position of women household and in society was greatly elevated vis-à-vis that of their spouses. So that can be seen from the women's perspective as an opportunity to show their potential.

10.2.7. Women lacked institutional support

The women did not have adequate support from institutions such as banks, the national government, and the local government. While the national government was supposed to provide financial assistance, support services such as training and enabling business, they did not provide that because of economic constraints and what discussants perceived as a lack of commitment. Banks did not provide loans to women because of lack of confidence in women's businesses. Lastly, the local government was supposed to provide proper premises for the women to sell from, but it did not address the problem to the satisfaction of the women entrepreneurs. Instead, there was much corruption in allocations of premises and there were violent raids against those found selling from undesignated places. This was a setback for the women because they either had to sell from their homes and from undesignated places in the street, something that exposed them to raids by both the municipal and national police forces.

10.2.8. The women acquired and maintained their social capital

For the sake of continued success, it was necessary for the women not only to create social capital but also to maintain it. This explains how women used their social capital to ensure their success. The conclusions are based on chapters 6, 7 and 8.

To maintain their relative social capital and relative advantage in business, the Zimbabwean women got benefits from good social relations cultivated by their parents before them as their social capital. Evidence of this aspect as pointed out was seen among the Zimbabwean women entrepreneurs in that, in some cases, as women were reliant on the connections created by their parents before them. Bea, for example, received extraordinary assistance from some women because they had been helped a lot by her late mother and as a result, they felt indebted enough to offer her help whenever she required it. In Bourdieu's (1986) view, past capital accumulation (especially by parents) had a bearing on the present in that a person who relied on social capital accumulated in the past is likely to have more opportunities open to him or her.

Secondly, for women's social capital to work, their networks had to be enduring and strong. The women had some mechanisms for having enduring or continuous relationships that were important in the success of women entrepreneurs. The idea of continuous or durable relationships was observed in several cases in the findings. First, the Zimbabwean women entrepreneurs held regular ROSCAs meetings every week to discuss their matters and make

money contributions. Second, they met to offer emotional support, and contribute in times of need, such as funerals or illness – something which cemented their relations.

Third, the women's contributions were inherently controlled by norms where members were supposed to make contributions according to group rules. Violation of rules was punishable by an agreed set of sanctions. All these systems created norms which more or less show institutionalization of relationships among members of the ROSCAs groups. This evidence concurs with Bourdieu's (1986) view that for social capital to be enduring it required constant and consistent contacts and reciprocal exchange. This shows how the women managed to keep relations that drove their business going by using many mechanisms to ensure that the group that was their source of support remained intact. The success of their businesses was attributed to this strategy.

The Zimbabwean women entrepreneurs in ROSCAs used mutual social support to cement their business relationships. The fact that members contributed to funerals affecting colleagues showed how this emotive element cemented strengthened their relations which extended to business issues. The members also gave a period of grace to members who were bereaved and waived interest for late payment for such people. This was vital for sustaining group cohesion and that benefitted the women's businesses. This was symbolically important because it invoked love, concern, and trust in all things including business matters. Trust was important to ROSCAs groups and the act of attending funerals made the member pass vital test that would also lead to her bona fide recognition as a member of the ROSCAs. It meant that a member who claimed not to have time or money for condolences would risk being perceived as not being a committed or trustworthy colleague. Thus, it can be seen that the ROSCAs group which was formed for economic motives was vitally undergirded by social relations for its sustenance.

10.2.9. Choices of leaders among the women entrepreneurs – class formation

Zimbabwean women entrepreneurs developed a strategy for selecting leaders who could safeguard their financial capital. The Zimbabwean women developed a criterion of deliberately choosing leaders who had less potential of endangering their accumulated financial capital. In line with Bourdieu's (1986) symbols of recognition, in making choices of leaders the women entrepreneurs seriously considered the status of the people they chose as leaders supposed to be in charge of their rotating credit association money. For example, those that possessed some

property were seen as 'suitable' as leaders in the basis that they were trusted to be able to replace any ROSCAs money they might put to personal use. Also, they had a lesser likelihood to be tempted by ROSCAs money compared to the relatively poor members. These were careful and deliberate strategies in choosing leaders who possessed symbols of affluence – which were intended to help maintain the group and its resources. These affluence symbols were also sources of power for those who held such resources.

10.2.10. Women's cultural capital leveraging social capital

The women's traditional social background honed their skills compared with their spouses. The cultural capital (knowledge and understanding) that Zimbabwean women possessed helped them to navigate cultural norms. Recognising their limited educational background, constrained power position, and exclusion from the mainstream macro-economy, the women developed common cross-cutting mechanisms to softly defy the constraining social norms they faced in Zimbabwe. This has been helped by their knowledge that their husbands had been generally economically disempowered by the unfavourable job environment for men in Zimbabwe. The women were aware of their superior social skills vis-à-vis their husbands and their specialised knowledge of the urgent basic items that households needed to survive in a delicate economy. The women were aware that, for households to survive, their humble education and informally acquired skills focused on the household held sway in leveraging basic economic survival in its current form. This was undergirded by the women's clear knowledge that because of the old cultural norms, men cannot easily enter this humble female economic domain without risking some ridicule of sorts giving the women seemingly incontestable leverage in this 'household-based economy'.

Therefore, it must be concluded that despite their poor educational background and cultural economic constraints the Zimbabwean women had some skills (mostly social, informal, household-based, and pragmatically learned), codes, and ability to understand what is workable in their context. These have made it possible for the women to create some ability to make their business survive in a context they are ordinarily excluded.

10.2.11. Women entrepreneurs' businesses face a grim future unless something is done

Faced with this plethora of problems, the women entrepreneurs may be facing a grim future. This coupled with the dramatic rise of women is a significant structural anomaly involving

many stakeholders who feel that the rise of women's business is a threat rather than a blessing. This also proves that bonding social capital can have a dark side, albeit of a different nature than in the literature. This statement meant that some women now see their husbands as not being as supportive as expected to their businesses and the women are now said to lean more on their own blood relatives who were perceived to be sympathizing with them and thus genuinely more helpful. All this conflict could be part of negotiating process because of the evolving household economic situation.

10.3. Recommendations and policy implications

From the findings of this study, women entrepreneurs need to be taken into serious consideration in Zimbabwe's economic transformation in the future. In the Zimbabwean context, social capital as a resource has been found to be the only overarching and indispensable resource, that made the acquisition and utilization of all the other resources possible for women entrepreneurs. Social capital must, therefore, be classified as the key asset a woman entrepreneur must have in an environment such as the current defunct Zimbabwean macro-economic situation in order to succeed.

The study has clear indications that if success in economic transformation is to be quickly realized it is high time the Zimbabwean government recognizes the de facto role of women in the economic development of the country. This aspect must include contemplation on how social capital enhances their resilience to global economic fluctuations and their willingness to continue operating even when profit margins are low. In line with this, the government of Zimbabwe must act seriously and decisively to promote women's rights generally and their entrepreneurial ventures in particular. Such policies could include those to ensure that more women enter higher education to enhance their capacity for business growth and by the same token increase their capability to create wider networks for greater skills and information acquisition in the business arena. This access to wider networks would reduce or eliminate the current information redundancy in the current bonding social networks they currently use in their entrepreneurship. If the education levels of the respondents is anything to go by this issue needs attention (see section 5.2.5). On a wider scale indicators are that while the government has very good gender policies they have not been seriously implemented. From Zimstats (2012) statistics indicated that in Zimbabwe, only 2.9% of women complete university education compared to 4.1% for their male counterparts. UNICEF studies done by Dorsey (1996)

indicated that inequality in higher education was a problem around 1996 as numbers fell as we move from primary school level to tertiary level (46.6% Form 1, 41.4% Form 4, 34% Form 6, 30.2% University, 26% Technical Colleges). By 2016 this was still a problem as the World Bank Trading economics data indicated that about 34% of female were enrolled in 5 ISCED (International Standard Classification of Education) programmes which showed that things had not improved much for women in tertiary education. That means that the government needs to actually implement the good education policies as the lack of implementation likely affected most of the respondents taking their ages into account. Laws could also be changed or where they have been changed, they must be enforced to enhance women's capacity to access capital by letting them have property rights and the rights to inherit property from parents. This is very important for women's empowerment.

Women's tenacity in raising capital through their social networks in an economy where formal social and economic institutions have almost collapsed is also a case to be seriously considered. In this case, there must be clear and unequivocal recognition of a resilient informal women's economy, that can be distinguished from the erstwhile male-dominated macroeconomy easily susceptible to international upheavals such as economic slumps or depressions which are (ironically) evidence of the once applauded men's wider international networks. The women's usage of localized and highly accessible networks has also been largely credited for the seemingly in-built resilience of women entrepreneurs' businesses and by extension the current national economy. The frugality of women in a world where resources are rapidly becoming scarce is something that the government must recognize as a strength and create policies which can improve the economy by harnessing women's business into the national value chain. The fact that the women encourage each other to be patient enough to build impressive and useful businesses from a trickle of small profits over time shows that once the women are involved in the economy, they can be trusted to ensure national economic survival in tough times. It must also be noted that the entrepreneurial spirit of the women is driven by the fact that women want to show that despite their lack of education they must not be taken lightly. The fact that with such a spirit the women have managed to keep households afloat must not be discounted in economic development and must be immediately harnessed.

The government of Zimbabwe should create more effective policies to embrace the emergence of women as a vital economic force to be relied on in the country's economic development agenda. In line with this, the government must ensure greater visibility of the women by

encouraging more research on women's endeavours, achievements, and challenges on a continuous basis so that environmental dynamics and changes can be considered in whatever policy initiatives the government wants to introduce towards greater involvement of women in the socio-economic development of the country. It should also be noted that any intervention policy that does not consider the issues of and listen to the views of the women would be overlooking a vital component required for economic development. Because of social and economic dynamics in the context of the women's small and micro enterprise sector there must be continuous and progressive research to support government policies. This would be important in ensuring that whatever policy is passed concerning women small and micro-enterprise must be based on current evidence to avoid policies based on facts that could be outdated because they have changed over time. Taking that into account research on women's business must be promoted and information on women in development (especially entrepreneurship) must be kept and continuously updated informing all stakeholders including banks, the government, and interested non-governmental organizations of dynamics in this important sector.

There should be initiatives by the Zimbabwe government to have a woman-focused policy of skills development in various business areas as part of essential confidence-building. This could come handy as the research shows that women in the small and micro-enterprise sector are mainly affected by lack of confidence in starting and growing their businesses. The literature and the research findings are pregnant with facts that point to the discouragement of women in their attempts to create businesses. Skills such as business planning, accounting, budgeting, and marketing could easily boost their confidence in running their enterprises if provided before they start their nascent businesses. These could be provided in the form of seminars and workshops at convenient places accessible to the women. This initiative could help the women in their business (which they are already doing) to grow above the current survivalist small-scale approach to enhance growth. To widen the women's resources the government should try to widen women's resources by allowing NGOs to help women in business. In line with a proper gender policy, such wider networks would obviously move women away from the often-constraining bonding social networks (so vital in their formative years though it stifles growth) to wider bridging networks that promote growth due to no redundancy of information and greater access to markets.

There should be greater recognition of women's leadership in Zimbabwean society as women have proved to be good, resilient, realistic, creative and courageous leaders capable of using scant resources to build networks that has led to the creation of a business that largely sustain Zimbabwean urban households today. This is because the evidence pointed to the fact that the women used frugal resources to start and sustain businesses that provide livelihoods for the household including food, rent, utilities, clothes, and schooling needs of children. The resilience of the women entrepreneurs amid the many challenges in the Zimbabwean context has accentuated their visibility in this regard. Besides, the way the women run their networks demonstrates that they have embraced democratic ideals so valuable in national socio-economic development. In line with the above observations, when assisting the women with resources they must use the existing women leadership structures that have been tested and proved rather than introducing cosmetic and strange leadership structures the women are not comfortable with.

Banks should recognise women's businesses and provide more both start-up capital and bridging finance for such businesses. It would reduce doubt if bank support was based on empirical research to inform them of how the businesses of women operate rather than relying on cultural stereotypes about women and their enterprises. Such linkage could create inroads into ways banks can provide more services for women-owned small-scale businesses in Zimbabwe.

The contribution of the churches in supporting women's business must be applauded and recognised. However, it is recommended that these churches could try to shift from the archaic traditional approach with its regimented dichotomization of business categories between men and women which tends to channel women entrepreneurs into the small, low entry and less profitable businesses vis-à-vis those of men. This strategy serves to perpetuate male domination women seem so intent to avoid, more suffering and acts as an unnecessary constraint to the options available to women even if they have the capacity. The churches could do well to move from such rhetoric and language as 'to help their husbands' as it tends to insinuate and reinforce unequal social status in the household between husband and wife, belittling the wife's selfless contribution which starts with household duties and now extends to breadwinning. It should be noted that in the absence of government initiative in Zimbabwe now, the church has much leverage and most people are likely to listen to its voice in the quest for change which seems so ripe in Zimbabwe, especially for the women and their life-giving

businesses. However, despite this small critical view of the church, its role in the development of women seems indispensable.

The government should participate more actively in providing women's needs even if it does not have funds for supporting women's business by at least regulating players in the domain of funding women's enterprises such as the informal lenders. They could ensure that the money lenders are regulated by ethical rules and codes so that they would create a win-win situation with the women entrepreneurs. This oversight role seems to have been abdicated or is at least not receiving attention as far as the women entrepreneurs are concerned.

As husbands were perceived to sometimes made aggressive demands for money from their wives there should be active social policies to create gender sensitivity and the belittling of women's efforts which has been seen to be quite a challenge in destabilizing the operations of women's businesses. Such initiatives would most likely assist men to have a mindset change and accept the current transformation and mind decolonization currently underway whereby they must accept women as equal partners and give them credit where they deserve it. Mechanisms for educating men on the merits of having empowered women must be developed. These can equip the men with knowledge and understanding that the perception of 'power loss' to women when they succeed is both an illusion and a self-serving culturally based position that needs to be changed. The government must take this opportunity to do so while the evidence of the contribution of women in household survival is still visible. They must be convinced that the rise of women's business was never a deliberate ploy by them to usurp any culturally determined power structures, but it is the accident of necessity that brought out this illusion. The approach should focus on educating the men on how empowered wives are better than disempowered ones – and the Zimbabwean case is the best opportunity to bring that case to the fore as most families lean more and more on the wives for survival as the scarcity men lose jobs and make less contributions to the household than before. Since most women entrepreneurs in Zimbabwe lamented their need for support in the formative years of their businesses educating their husbands should be the first port of call to start the journey of successful women empowerment.

On the issue of the challenge of availability of funds for women entrepreneurs, there are some policy solutions that the government can adopt. The government can revise current legal frameworks that stifle women's capability to acquire capital (if they have not already been

revised) or to enforce such policies. The Zimbabwe government could emulate the example of introducing collateral-free loans as in the case of Bangladesh studied by Zohir and Greene (2012). This could be coupled with women empowerment policies such as rights to property and self-determination (absence of which caused the policies to fail in Bangladesh). Such policies would be all-encompassing and complex and thus requiring a lot of effort and resources from the Zimbabwean government. Such initiatives could include looking into the revision and implementation of education policies designed to ensure more women attain higher education and enforcing the legal framework for inheritance by the female child. Such laws could resolve several issues affecting women's businesses such as the requirements for collateral, the ability for women to marshal more skills usable in appreciating factors impacting upon confidence acquisition, ability to have wider networks and ability to stand for themselves under adversity. The policies on women and development could be channelled through the Ministry of Community Development and Women's Affairs and the ones already in existence they need to be implemented whole-heartedly by the government of Zimbabwe.

10.4. Areas of possible future research

The thesis has unearthed some possible research areas which were not within the scope of this thesis but nevertheless raised some interest for further possible scrutiny. There are generally seven areas that aroused the researcher's interest. The areas that need further studies can be enumerated as follows:

Investigating the changes or transformation of power dynamics in Zimbabwean households during the Zimbabwe economic crisis.

Investigations of gender and entrepreneurship in Zimbabwe comparing male and female businesses to try and understand differences in gender concerning the issue of entrepreneurship.

Looking into the role of churches in Zimbabwe's economic development under the current dire economic context in which Zimbabwe finds itself.

Investigating the nexus between migration and female (or general) entrepreneurship in Zimbabwe.

Impact of the diaspora on venture creation among Zimbabwean entrepreneurs.

Investigating more realistic and cost-effective models of financing women's business in the small and micro-enterprise sectors.

Investigating the influence of women in Zimbabwe's supply chains for agricultural products

10.5. Summary

This chapter focused on the main conclusions and recommendations reached in this thesis, based on the findings. The conclusions confirmed that Zimbabwe women entrepreneurs use their social networks to marshal resources needed to succeed in their small businesses. The chapter also concludes that women small-scale entrepreneurs depend on bonding social networks in their early phases and moved to bridging social networks to some extent to sustain their businesses. The women entrepreneurs also depended on linking social capital in many aspects of their businesses and that was very helpful in propping-up their businesses. Conclusions also point to the ownership of small-scale businesses by women as leading to the empowerment of women vis-à-vis their husbands in the household. The thesis concludes that after some husbands provided some start-up for their wives to start small-scale businesses, they later tended to destabilise the businesses by preying on them and abdicating responsibilities for family upkeep to the women. It was also concluded that women small-scale entrepreneurs had some challenges with husbands who felt they were losing their traditional power positions because of women's entry into small-scale businesses in a situation where most men have lost their jobs in Zimbabwe's struggling economic context. The recommendations based on the conclusions are provided in this chapter and focus on how the contributions of women's businesses can be improved to ensure women's greater participation in economic development. Lastly, the chapter presents areas that could be focused on for future research.

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Appendix A: Focus group question schedule

Introduction

Good afternoon (morning and so on). We are very grateful that you have answered our call to come to talk to us about your experiences on how you have used and are using social capital (or connections) to do your business. My name is Canisio Mutsindikwa and I am with the University of South Africa and my Assistants here are Mary and John..... We want to know your opinions, beliefs, experiences and perceptions on how women entrepreneurs their connections or links to succeed in starting and running their businesses...and sometimes how these connections can make them fail. Besides you ladies we are also conducting similar groups in Glen View and Glen Norah.

Our topic overview

The topic for our discussion shall be **THE SMALL ENTERPRISE SECTOR OF THE ECONOMY: A STUDY OF THE ROLE OF SOCIAL CAPITAL IN THE SUCCESS OF WOMEN ENTREPRENEURS IN HARARE, ZIMBABWE**. This entails how women entrepreneurs use their network of connections from their business idea, how they obtained premises and starting capital, business links, training and so on.

Why you were chosen

We selected you ladies as discussants on the grounds that you have been in small business for 1 year or more. Because of this we believe that you are familiar with how women entrepreneurs generally use their social connections to succeed. We believe we can learn a lot from your rich experience and observations in the business which you have succeeded in managing thus far.

Ground rules

As a group we are going to have a few rules so that we can have some order and know what is expected of us so that we make a fruitful discussion which can help us. The rules shall be as follows:

- a) In this discussion, there are no CORRECT answers, but different opinions. We do not expect all of us to agree but we must give our different opinions, perceptions, views and experiences. The more the different views the better. Each of us has her own experiences and that is what we want.
- b) Members should talk whether they agree or disagree with views of others.
- c) In order that no information may escape we are going to record all our discussions, so we need you to feel free to talk loudly.
- d) We must give each other respect by letting them finish what they are saying before we get our chance to speak, but we are free to ask questions where we need clarifications.
- e) We ask you to switch your cell phones off so that we do not interrupt our discussions unnecessarily. However, if you have an urgent call you must please go out and get it and come back quickly.

- f) We will be grateful if you attend all the planned sessions.
- g) What we share in this group is ours only and must not be shared with people outside this group so that we show respect for one another. However, you are allowed to talk to one another.
- h) You can give examples you know without giving names of people.
- i) What we discuss shall be recorded and the information will be kept confidential.

QUESTIONS

A Conception and initiation of the business

1. Do you agree with the view that there are some special types of businesses women are exclusively involved in as women and why?
2. Do you think that women's businesses should be seen as important in the country/society?
3. From your experience, can you discuss challenges women face in realizing their business ideas?
4. How/where, do you think women entrepreneurs starting businesses get the confidence to realise/actualize their business ideas?
5. Is there anything else you want to share on the support women entrepreneurs get during the time they are thinking of starting a business?

B Resourcing the business

1. Can you share your views on how women entrepreneurs in business acquire start-up capital?
2. How do women obtain the special critical materials/facilities/or equipment for their businesses?
3. How do women entrepreneurs get help or labour to assist them in various ways to manage to do their business successfully? How effective is this help/labour?
4. In your view, how do women entrepreneurs get access to premises to do business?
5. How do women entrepreneurs usually acquire the skills/competences or training required to carry out the business of the kind they partake in.
6. How do women entrepreneurs satisfy the formalities that are required for them to start their businesses?
7. Is there any other support where women entrepreneurs get from other people/organisations?

C Operating the business

1. How far true is the assertion that for a woman entrepreneur to single-handedly can be a challenge for her? Under what circumstances and from where do women get some effective assistance and in what circumstances?

2. What, in your view are usually the motives of those who provide help to women entrepreneurs in running their business?
3. Can you describe and share information about any important formal and informal groups or societies that exist for women in business in the community?
4. What can you say about women entrepreneurs and their access to markets?
5. What can we say about women entrepreneurs' access to and sharing of important business information especially paying attention to the key sources of important business information?
6. What can you say on whether there are some outside private organisations to which women's businesses can turn to for assistance?
7. Do you believe that the national and local governments play any part concerning women businesses?
8. Is there anything else you feel you want us to discuss about the help women entrepreneurs get during the operational stage of their businesses?

Appendix B: Women entrepreneurs focus group respondent invitee tracking form

Date	Name of invitee	Phone	Able to participate?			Address	Letter sent?	
			Yes	No	Comments		Yes	No

Appendix C: Focus group participation consent form

Your participation is being sought in a focus group to be held by Canisio Mutsindikwa of the University of South Africa with express permission of the Ministry of Small & Medium Enterprises. The purpose of the focus group is to try and understand the social networks used by women entrepreneurs to succeed in business. The information obtained in the focus group discussions will be useful in advising policy makers in ensuring that more attention is paid to improving women's businesses by recommending appropriate networking.

It is your choice whether you can take part in the focus group and you are free to stop whenever you feel you cannot go on any longer. The focus group proceeding will be recorded by the responses you give will be kept confidential and your names will remain anonymous (only aliases will be use in place of real names in the final report.

No responses shall be considered wrong or right and in this regard. Honest responses will be vital. Our intention is to hear as many different viewpoints as possible from everyone here on each question.

It does not matter if your views are very different from those of most group members. To achieve this, we kindly ask you to give each other the opportunity to speak without a time interruption.

I understand this information and agree to participate fully under the conditions stated above:

Signed: _____ Date: _____

Appendix D: Focus group participant demographics

Demographic data of women Entrepreneur Focus Group discussants		
Time.....		Date
Place.....		
Your type of business.....	Period in business 1 & less than 2 years 2 & less than 3 years 3 & less than 4 years 4 & less than 5 years 5+ years.	Number of employees.....
Your age 18 – 25 <input type="checkbox"/> 26 – 30 <input type="checkbox"/> 31 – 40 <input type="checkbox"/> 41 – 50 <input type="checkbox"/> 50+ <input type="checkbox"/>	Education level Grade 7 certificate Junior Certificate O' Level A' Level Professional Certificate Diploma Degree Master's degree Above Masters	Have you been employed before? Yes <input type="checkbox"/> No <input type="checkbox"/> Nature of previous employment (if previously employed)
Marital status Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> widowed <input type="checkbox"/>	Number of dependents.....	Whether Husband is employed (Married) Yes <input type="checkbox"/> No <input type="checkbox"/> State type of job.....

Appendix E: Individual interview guide

INDIVIDUAL INTERVIEW QUESTION SCHEDULE

This interview is on how women in business use their networks to succeed in business. Our topic is “**THE SMALL ENTERPRISE SECTOR OF THE ECONOMY: A STUDY OF THE ROLE OF SOCIAL CAPITAL IN THE SUCCESS OF WOMEN ENTREPRENEURS IN HARARE, ZIMBABWE.**” Please note that your participation in this interview is entirely voluntary and if you feel uncomfortable with a particular question you are free to refuse to answer it. (NB: This information is between you and me and will be treated as CONFIDENTIAL and no real names will be put on these responses). You will be given an alias.

Type of business:

Sex.....

Marital status: Single ☐ Married ☐ Divorced ☐ Widowed ☐

.....
.....

Age

.....

Highest qualification

.....

Number of

employees.....

When you started the

business.....

Location of your business

.....

Number of children

.....

Number of relative staying with you and their ages

.....

.....

Most people have exciting stories about how they conceived of their businesses, found capital and premises to start their businesses, secure customers, find top-up capital, and generally run their businesses and so on. They remember all the people who have played a role in their business in the past and who continue to do so up to this day in some cases. Can you tell me in

detail the story of how you got into the business, the different stages your business moved through and the challenges you encountered at each stage focusing on the people or connections who have made an impact on your business both in good and bad ways and how they have done so? You can tell me your story including information on the following areas in your narrative:

- How you got into your business are you in and why are you in this business.
- Who inspired/encouraged/supported you to go into this business when you were considering doing it and how they did so.
- Capital acquisition for your business (especially people who assisted in various ways.)
- Skill acquisition the skills/competences for doing your business especially how other people or organisations helped you.
- Getting a place from which to carry out your business activities focusing on how other people assisted you.
- Getting information about supplies.
- How closely you relate to your suppliers and why it is like that.
- Accessing markets and how market information is shared.
- Groups/societies you belong to and how they assist your business activities.
- List of people/groups who have had a positive/negative impact on your business and ways they have impacted it.
- What you think are the objectives/motives of people who assist you in various ways.
- Major challenges you have encountered in operating/running your business and people/groups that assisted in overcoming these challenges.
- Aspirations/visions you have of your business in the long term and whom do you feel should assist in the realization of this vision.
- People/entities or organisation you feel should help you in your business.
- People/entities or organisations you regret involving in your business and why.

Appendix F : Participant information sheet



PARTICIPANT INFORMATION SHEET

27 June 2016

Title: THE SMALL ENTERPRISE SECTOR OF THE ECONOMY: A STUDY OF THE ROLE OF SOCIAL CAPITAL IN THE SUCCESS OF WOMEN ENTREPRENEURS IN HARARE, ZIMBABWE.

Dear Prospective Participant

My name is Canisio Mutsindikwa and I am doing research under the guidance of Professor Derik Gelderblom, in the Department of Sociology towards a Doctor of Literature and Philosophy in Sociology degree at the University of South Africa. We are inviting you to participate in a study entitled **“THE SMALL ENTERPRISE SECTOR OF THE ECONOMY: A STUDY OF THE ROLE OF SOCIAL CAPITAL IN THE SUCCESS OF WOMEN ENTREPRENEURS IN HARARE, ZIMBABWE.”**

THE PURPOSE OF THE STUDY

I am conducting this research to find out how women entrepreneurs use their social capital (social networks) to succeed in their business activities. This information is expected to improve women entrepreneurs' access to resources to succeed in their business undertakings.

WHY YOU ARE BEING INVITED TO PARTICIPATE

I have been asking acquaintances around here about women who are in businesses around this place, especially those who have been in continuous operation for 1 to 5 years. I particularly chose you as a participant in this research because from my discussions with you, you fit into the category of persons who might have sufficient knowledge and experience in business. There will be between 6 and 12 discussants in a focus discussion group from this location, if you consent, you shall be part of that group.

THE NATURE OF YOUR PARTICIPATION IN THIS STUDY

The first part of the study involves you participating in some focus group sessions, with discussions being audio taped. At this stage, there shall be discussions based on themes introduced by the researcher or/and his assistants. The main theme shall be how you use your connections or networks in conceiving, financing, starting and operating/running your business. The questions will be based on the types of social networks you use in your business. Each focus group discussion may take between 1 hour 30 minutes and 3 hours. In the second phase, you will be interviewed in 2-3 sessions, on the same issues to get more details. Each interview may be 45 minutes to 1 hour per session.

POSSIBILITY OF WITHDRAWAL FROM THIS STUDY EVEN AFTER HAVING AGREED TO PARTICIPATE

Participating in this study is entirely voluntary and you are under no obligation to consent to participation. If you do decide to take part, you will be given this information sheet to keep and be asked to sign a written consent form. You are free to withdraw at any time and without giving a reason. However, if you had already provided some information before deciding to withdraw, that information will be treated with utmost confidentiality.

THE POTENTIAL BENEFITS OF TAKING PART IN THIS STUDY

The possible benefits for you to participate in this research are that you will be accorded the opportunity to provide vital information which will be used to improve resources available to women entrepreneurs if policy makers take findings of this research into account in their future planning. You will also get new ideas from group discussions.

EXPECTED NEGATIVE CONSEQUENCES FOR PARTICIPATION IN THE RESEARCH PROJECT

There may be some potential inconvenience, especially time you take away from your business to participate in the group discussion. There may also be some discomfort to you if you are shy and when others look down upon the business you are doing, or they talk about your business to other people you

do not wish to know certain information. However, the researcher shall emphasize that all businesses have humble beginnings and problems unique to themselves. The researcher shall ensure that all discussants sign a pledge to confidentiality. In addition, if members do not feel free to tell certain information they may reserve that for the individual interviews. Counselling will be done to ensure that all discomforts are put to an end to the satisfaction of members.

KEEPING THE INFORMATION CONVEYED TO THE RESEARCHER AND RESPONDENT IDENTITY CONFIDENTIAL

You have the right to insist that your name will not be recorded anywhere and that no one, apart from the researcher and identified members of the research team, will know about your involvement in this research. No real names shall be used whatsoever, and pseudonyms shall be used instead to ensure confidentiality. Your name will not be recorded anywhere, and no one will be able to connect you to the answers you give, and this ensures that you remain anonymous. The pseudonym only will be referred to in any publications, or other research reporting methods such as conference proceedings so that confidentiality continues to be safeguarded until the end.

Data collected will only be accessible to the researcher and his assistants who will also be made to pledge confidentiality by signing a confidentiality form each. Your answers may be reviewed by people responsible for making sure that research is done properly, including the transcriber, external coder, and members of the Research Ethics Review Committee. Otherwise, records that identify you will be available only to people working on the study, unless you give permission for other people to see the records.

Your anonymous data may be used for other purposes, such as a research report, journal articles and/or conference proceedings. However, as already alluded to only pseudonyms will be used to maintain confidentiality and anonymity of you as the informant. Please keep in mind that it is sometimes impossible to make an absolute guarantee of confidentiality or anonymity, when we are doing focus group discussions, but still members shall be requested to observe confidentiality and non-disclosure of proceedings of such discussions. As a result, if you feel some information is of confidential nature you may reserve that for the individual interviews later.

HOW THE RESEARCHER(S) WILL PROTECT THE SECURITY OF DATA

Hard copies (without the names of informants) of your answers will be stored by the researcher for a period of five years in a locked cupboard/filing cabinet in my house, for future research or academic purposes. Electronic information will be stored on a password protected computer by the researcher. The future use of the stored data will be subject to further Research Ethics Review and approval if

applicable. If no longer needed the hard copies shall be shredded beyond recognition and destroyed and electronic files shall be deleted permanently.

INCENTIVES FOR PARTICIPATING IN THIS STUDY

Food (snacks and drinks), will be provided and any transport costs to the venue, incurred, will be reimbursed at normal rate. Any other concerns in this regard shall be discussed with group members and solutions agreed.

STUDY ETHICS APPROVAL

This study has received written approval from the Research Ethics Review Committee of the University of South Africa (Unisa). A copy of the approval letter can be obtained from the researcher if you so wish.

HOW YOU WILL BE INFORMED OF THE FINDINGS/RESULTS OF THE RESEARCH

If you would like to be informed of the final research findings, please contact Canisio Mutsindikwa on 0026774051896 or canisio.mutsindikwa@yahoo.com and the findings will be availed upon request. Should you require any further information or want to contact the researcher about any aspect of this study, please contact the principal researcher on 0026774051896 or canisio.mutsindikwa@yahoo.com.

Should you have concerns about the way in which the research has been conducted, you may contact Professor Derik Gelderblom on gelded@unisa.ac.za or phone +27124296486. Alternatively, contact the research ethics chairperson of the Research Ethics Review Committee of the Sociology Department, University of South Africa (Unisa): Dr. CG. Thomas: Phone +27124293111, Fax +27124294150, E-mail: thomacg@unisa.ac.za

Thank you for taking time to read this information sheet and for participating in this study.

Thank you.



Canisio Mutsindikwa

Appendix G: Clearance letter from the Ministry of Small and Medium Enterprises: Zimbabwe

Correspondence should not be addressed to individuals
Telephone No's 731003/6
252529 253925
253492 250714
Fax: 263-04-731879
Email: info@smecd.gov.zw
Website: www.smecd.gov.zw

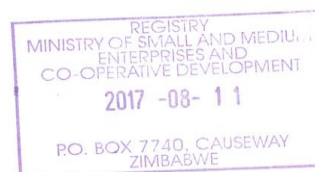


**Ministry of Small and Medium Enterprise
& Cooperative Development**
Linquenda House
No. 58/60 Nelson Mandela Avenue
Private Bag 7740
Causeway
Harare
Zimbabwe

Ref: SMED/17/8

11th August 2017

Mr. C. Mutsindikwa
University of South Africa



REQUEST FOR INFORMATION ON "THE ROLE OF SOCIAL CAPITAL IN THE SUCCESS OF WOMEN ENTREPRENEURS IN ZIMBABWE": STUDENT NO. 33176930

Reference is made to your letter received on 11th August 2017 in respect of the above subject.

The Ministry hereby grant you authority to carry out the said research on "the role of social capital in the success of women entrepreneurs in Zimbabwe", You are hereby directed to approach the Director, Business & Cooperative Development on the 7th Floor, and Linquenda House. The Division can be reached on the following contact details: Office No. 713, c/o Mr. D. Nyakonda, Cell, 0773280893, email: dnyakonda@smecd.gov.zw.

By copy of this letter, the Division has been advised accordingly. The late response to your request is sincerely, regretted.


G Bvute

for: Secretary Small and Medium Enterprise and Cooperative Development
cc Director Business & Cooperative Development

Appendix H: UNISA ethics approval



SOCIOLOGY DEPARTMENTAL RESEARCH ETHICS REVIEW COMMITTEE

25 January 2017



Dear Mr Mutsindikwa

Decision: Ethics Approval

Ref #: 2017_SOCDERC_001
Name of applicant: C Mutsindikwa
Student #: 33176930

Name: Mr C Mutsindikwa (Supervisor: Prof D Gelderblom)

Proposal: The Small Enterprise Sector of the Economy: A Study of the Role of Social Capital in the Success of Women Entrepreneurs in Zimbabwe

Qualification: Doctoral degree

Thank you for the application for research ethics clearance by the Sociology Departmental Research Ethics Review Committee for the above mentioned research. Final approval is granted for the duration of the project.

The application was reviewed in compliance with the Unisa Policy on Research Ethics by the Sociology Departmental Research Ethics Review Committee on 24 January 2017.

The proposed research may now commence with the proviso that:

- 1) The researcher/s will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.*
- 2) Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study, as well as changes in the methodology, should be communicated in writing to the Sociology Departmental Research Ethics Review Committee. An amended application could be requested if there are substantial changes from the existing proposal, especially if those changes affect any of the study-related risks for the research participants.*
- 3) The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study.*

Note:

The reference number [2017_SOCDERC_001] should be clearly indicated on all forms of communication [e.g. Webmail, E-mail messages, letters] with the intended research participants, as well as with the Sociology Departmental Research Ethics Review Committee.

Yours sincerely

Dr CG Thomas, Chair of the Department of Sociology



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Appendix I: Focus group discussion confirmation letter

DECEMBER 2017

Dear.....

We are grateful that you have shown willingness to take part in our focus group discussions and interviews. As we discussed when we first contacted you, it should be our pleasure to listen to your views on how women use their connections or social networks in their businesses. You shall be in a group of 6 to 8 women who are in small business like yourself. Your contributions will be treated as highly confidential and anonymous.

Please note that an honorarium of \$20 will be given to you on completion of the focus group discussions and interviews. A snack will be provided for breakfast at the venue. Interviews may be conducted after the focus group at any place you feel comfortable. Note the date, time and place for the focus group shown below. Transport shall be provided to you to the venue of the focus group.

Date
Time
Place

In any case, should you need directions to the venue, you can call Canisio on 0785862626. We will be glad and happy to have you in our discussions.

Yours sincerely

Canisio Mutsindikwa (Researcher, University of South Africa)
In agreement with the Ministry of Small and medium Enterprises

Appendix J: Editorial Certificate: Professor S. Tichapondwa Modesto

Prof. S. Tichapondwa Modesto

DLitt et Phil (UNISA); MA-ESL (UZ); BEd Curr (UNISA); BA-Hons (Lond) DiP.Ed (UZ); DBM (INTEC); Cert.Law (UNISA)

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EDITORIAL CERTIFICATE

**THE SMALL ENTERPRISE SECTOR OF THE ECONOMY: A STUDY OF THE
ROLE OF SOCIAL CAPITAL IN THE SUCCESS OF WOMEN ENTREPRENEURS
IN HARARE, ZIMBABWE**

by

CANISIO MUTSINDIKWA

This serves to confirm that the above-named document has been edited for language and document quality. Regarding the linguistic dimension, the following aspects were closely addressed :

1. General orthographic aspects, including the discourse of research, that is, the extent to which research discourse is accurately applied.
2. Spelling and punctuation, that is, the mainstay of communication.
3. Attention was accorded to repetition and paragraphing.
4. Tense usage in chapter contexts. Tense use is critical in terms of showing what has already been accomplished (past) ; what the researcher intends (future), and what is (present). The student is advised to revisit the entire dissertation to complement input from the Editor.
5. Logical flow of argumentation, where close attention has been paid to coherence of thoughts and avoidance of disjointedness.
6. There was also specific focus on the use of articles, in view of the fact that their exclusion distorts the writer's intention.

7. Cohesion, which involves correct sequencing of parts of speech in order to communicate the intended messages in compliance with research problem and related questions was closely monitored and suggestions made to improve it.
8. Syntax as it relates to clarity, ambiguity and diction in sentences. Indications have been made to show that when the sentence is too complex, the intended meaning gets inevitably lost.

The red in-text represents suggestions made to facilitate smooth and unambiguous flow, while the red in square brackets stands for suggestions to be considered by the author. There are situations when the Editor is not sure what was intended by the researcher, so rectification is left to the candidate lest the editor distorts meaning. Where there is ambiguity, the author has been requested to revise the given section.

Cancellations are made as suggestions to enhance both cohesion and coherence. The Editor either cancelled, and left it as is, or cancelled and suggested a replacement in red.

Regarding the quality and efficacy of the document, the concept of social capital has been extensively addressed, following suggestions from external examiners.

In particular, close attention was given to the structuring of the Abstract, which was somewhat lacking in substance. The researcher attended to that judiciously.

The Editor addressed the issue of the repetitive nature of the write-up, and expunged those parts considered to have a delaying effect to getting to the point. Implementation of the suggestions should turn the thesis round, quite significantly.

Also, quite important, the researcher was advised to infuse cross reference in the write-up, that is, at different stages of argumentation, he should make reference to the motivators of the study, as spelt out in Chapter 1, and these are: the problem being researched/research questions/objectives. This keeps the audience focused, as well as ensuring that no chapter is isolated from all the 10 chapters.

On the whole, the phenomenon of social capital has been given adequate coverage, and my view is that the researcher can easily come up with several papers for dissemination in journals.

Finally, it is noteworthy that all is left to the researcher's discretion to factor in suggested changes, or not to do so. If in the researcher's view the changes are unwarranted, the writer is at liberty to leave them as they are.

A handwritten signature in dark ink, appearing to read 'S. Tichapondwa Modesto', written in a cursive style.

Prof. S. Tichapondwa Modesto (DLitt et Phil)